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# The Mindset

HUMAN TRANSFORMATIONAL PROGRAM  
NATURAL INTELLIGENCE



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# Introduction

We are the highest form of creation. Today, we may be excited by AI (artificial intelligence) but as humans we've been blessed with NI, that is Natural Intelligence™. We need to fully understand what NI means.

As humans we exist in both tangible and intangible dimensions.

The tangible dimension is very easy to understand but, to discover the true potential of human beings, the intangible dimension needs greater understanding and study.

The ideas in this program – The Mindset – are inspired by my studies at the London Business School, Harvard Business School, Oxford University and Stanford University in California. I also studied Andrew Carnegie, Napoleon Hill, Earl Nightingale and Bob Proctor. I share advice, stories and anecdotes that have inspired and shaped me to help you become fulfilled and successful too.

Humans have multiple dimensions:

*Body* – that is our anatomy and physiology

*Mind* – in other words psychology

*Emotions* – we have both positive and negative emotions to regulate

*Energy* – our life energy or metaphysics

This Mindset program will enable you to answer the fundamental question of human existence: WHO AM I?

When was the last time something really excited you? Excited you so much, that you couldn't wait to share it with others? Often that excitement is prompted by something simple: a lovely holiday, or getting your dream job, or bumping into an old friend. The ideas in this program can have that effect on you too.

These ideas can turn our lives upside down. Suddenly, the lights are turned on and we can see the world much more clearly. Opportunities take on a new lustre, even though they have been there all along, unseen, waiting for a great idea to make them shine.

This program will introduce you to new ideas as well as familiar ones. It will make you rethink the meaning of powerful words like **attitude, gratitude, goals** and **commitment**.

You'll learn how to use Natural Intelligence™ and the benefit of being constructively discontented. The Mindset is made up of *12 lessons*. I urge you not to treat this series of lessons as a one-off but to review them and re-engage with them so you can unearth new gems from these acres of diamonds, a concept I'll share with you in *lesson 2*.

At the end of each lesson there are tasks for you to complete so that you can act on and consolidate what you've heard and start to make a change in your life.

By studying this program you shall learn about constructive and destructive interference, the science behind the law of attraction. Constructive interference enables you to understand frequency and enable you to multiply your performance.

In physics constructive interference describes how one wave can be amplified – or made bigger – by a second wave. This happens when the second wave is travelling in the same direction as the first wave and is in phase with it, in other words the peaks and troughs of the two waves match. In this scenario, the two waves come together and the first wave becomes bigger than it was on its own. This idea of constructive interference applies to human performance: the first wave is what you are doing and the second wave is how you go about what you are doing. Constructive interference occurs when humans operate with integrity

and 100% authenticity. In this instance, integrity can be defined as our thoughts, feelings and actions all being in harmony. Authenticity is to be just who you are – no more and no less. When you act with integrity and 100% authenticity what you do will be amplified.

But what happens when the second wave is out of phase with the first? When the second wave's peaks and troughs are opposite to the first wave's peaks and troughs, they cancel each other out. Rather than amplifying the first wave, the second wave reduces it to nothing. This is called destructive interference. In people, how we operate, how we go about what we're doing can cancel out the impact of what we're doing. If we don't operate with integrity – something we'll discuss in *lesson 6* – if we're not authentic, we will reduce the impact of our efforts. Achieving more or achieving less is a matter of integrity and authenticity.

The ideas in this program will bring order and success into your life. They're inspired by thinkers and writers who have inspired me and shaped my success in business and life. I present these ideas, some of them from decades ago, to you updated in places to reflect where we are now and with insights from my experience applying them. These ideas will help you to achieve great things, regardless of what you choose as the direction and purpose of your life. They have evolved over centuries to form a roadmap which you and I can safely and successfully use to navigate our path.

## LESSON 1

# Attitude

The great Spanish philosopher José Ortega y Gasset said that human beings are the only creatures on Earth that are born into a natural state of disorientation with our world. Every other creature is guided by instincts that they are not aware of and cannot question. In contrast, we human beings have the power to create our own life. We do just that every day with everything we do; what we do, think and believe determines the shape and substance of our futures.

For some people, what they do, think and believe leads them to incredible achievements and rewards. Most people end up in a kind of middle-ground where they tend to do what others are doing without questioning their path. For others, their actions and the ideas they adopt lead to frustration and problems as they find themselves on the lower rungs of the socioeconomic ladder.

Earl Nightingale, who wrote extensively about human character development and motivation, points out that success or failure as a human being is not a matter of luck, or circumstance, or fate, or of breaks, or who you know, or any other myths and clichés which some people use as excuses. It's a matter of following a common sense paradigm of rules. I call this understanding **Natural Intelligence™** and they are guidelines that anyone can follow.

The ideas in this program, The Mindset, will change lives. They will bring about success stories, create successful people, save careers, even

marriages. The rules explained in *The Mindset* don't change; they apply to any situation and all circumstances. You'll never need to ask "What will work in this situation?" because these ideas apply in all scenarios. But the vital first step that you **must** take is to make these ideas your own, beginning with what Nightingale called the magic word: attitude.

Everybody wants good results from life, whether our home or work life, or in our interactions with others. We're a social species. And you can achieve the good results you want day-in- day-out throughout your life with a healthy attitude – it's the single most important factor.

Nightingale defines attitude as "The position or bearing as indicating action, feeling or mood". How we act shapes how others act. Our attitude tells the world what we expect in return. If we approach the world with a cheerful attitude, expecting positive things from the world, it tells everyone we come into contact with that we expect the best in our dealings with them and the world. We tend to live up to our expectations and others, in return, give back what we expect in terms of their attitude.

We can control our attitude. Each morning we can decide the attitude we want to take out into the day. We do it every day whether we realise it or not, it's just that most of us don't do it consciously and reflectively. Everyone around us – our family, friends, colleagues – reflect back the attitude we present to them. Therefore our attitude towards life determines life's attitude towards us. It's a matter of cause and effect, a theme that we'll come back to through these *12 lessons*. Everything we say or do will generate a corresponding effect. When we're cheerful, people reflect good cheer back; we become the kind of person others enjoy being around.

You and I are responsible for our lives. We produce causes throughout each day of our lives. The world will repay us with an effect corresponding to our attitude. In this way each of us determines the quality of her or his own life. We get back from the world what we put out into the world.

You can tell the kind of attitude you generally go out into the world with quite easily. Consider how people tend to respond to you. Are you met with smiles and friendly greetings? How you answer that question will reveal your past attitude.



A great attitude gets great results, a good attitude good results and so on. So, each of us shapes our own life and, to a great extent, the quality, or the lack of quality of our lives is determined by our day-to-day attitude.

Knowing the impact that our attitude has, surely all of us therefore would want to go into the world each day with the best attitude? It sounds easy but learning a new habit takes time. Neuroplasticity, our brain's ability to learn, to replace old habits with new ones, means that we can all learn new, better habits. Once your new attitude becomes a habit and part of your life, your world will change dramatically, like walking out of darkness into the bright light of day.

Most people never think about their attitudes at all; most people start each day in neutral with an attitude that is neither good nor bad. Rather than deliberately choosing their attitude they react to whatever stimuli they encounter. If the day goes well, their attitude reflects that. If things go badly, their attitude reflects that. These people are not in control of their attitude (the cause) or, as a result, what they will get back from the world (the effect). Everything in life is action and reaction. We can't afford to leave what we get from the world to chance, that's why it's so important for us to control OUR attitudes, to make sure they're excellent or good.

A student with a poor attitude towards learning, won't learn much. The defeatist attitude that something is too hard, that they can't do it (or get it as many young people say) is self-fulfilling. If we start with the attitude that we can't do something, we generally won't do it. Approach a task with an attitude of failure and you're beaten before you start.

William James of Harvard, the founder of psychology in America said: "Human beings can alter their lives by altering their attitudes of mind". Since I learned this valuable piece of wisdom, two words have shaped my attitude and worked well for me: **gratitude** and **expectant**. We can also say **generosity** and **curiosity**.

Gratitude means I'm thankful for the chance to live on this incredible planet. Each day I wake up with a sense of gratitude. Expectant means that I expect the best. I expect to reach the goals I establish for myself, my family, wider communities and Regent Group, which we'll talk a lot more

about later in the program. It's not about expecting that I will be given something for nothing rather that, because I know the world will give me back what I put out there in terms of my attitude, that it's up to me and I'm responsible. By approaching the day with an expectant attitude, I am open to achieving those goals I desire. It's cause and effect, action and reaction.

Earl Nightingale explains it well and I think his words are worth sharing:

"There are millions of human beings living old, dark, and frustrated lives, living defensively, simply because they take a defensive, doubtful attitude towards themselves, and as a result towards life in general. A person with a poor attitude becomes a magnet for unpleasant experiences. When those experiences come, as they must because of these attitudes, they tend to reinforce this poor attitude, thereby bringing more problems and so on. The person becomes an example of self-generating, doom-fulfilling prophecy, and it's all a matter of attitude. We get what we expect, and our outlook on life is a kind of paintbrush, and with it we paint our world: it can be bright and filled with hope and satisfaction, or it can be dark and gloomy.

"It's hard to convince people sometimes that the world they experience reflects their attitude. They take the attitude that if people would only be nice to them, they'd be nice in return. They're like the person who's sitting in front of a cold stove waiting for the heat. Until they put in some fuel, there's not going to be any warmth, it's up to them to act first. It must start somewhere: let it begin with us.

"Attitude reflects the person inside. Consider for a moment those people who go sailing through life from one success to another and who, when they occasionally fail at something, shrug it off and head right out again. No matter what a person does, wherever you find a person doing an outstanding job and getting outstanding results, you'll find a person with a good attitude. These people take the attitude that they CAN accomplish what they set out to accomplish.

"They take the attitude that achievement is the natural order of things – and it is! That there's no good reason on earth why they can't be as successful, as competent as anyone else. They have a healthy attitude

towards themselves and, as a result, towards life and the things they want to accomplish.

“And because of that, they accomplish remarkable things, they are called successful and outstanding and brilliant and lucky, and so on. They’re quite frequently no smarter or more talented than most people, but they have the right attitude. They find their accomplishments not too difficult, simply because it seems so few others are really trying, or really believe in themselves. As for luck, forget it. Luck is what happens when preparedness meets opportunity, and opportunity is there all the time.

“A person can be very efficient at his or her work, but if they don’t have an excellent attitude, well, the person’s a failure. A robot can do a great job, but only a human being can ennoble work with a great attitude and, by so doing, touch it with the magic of humanness, make it come alive and sing, make it truly worthwhile.

“Successful people come in all sizes, shapes, ages, and colours, and in widely varying degrees of intelligence and education. But they have one thing in common: they expect more good out of life than bad. They expect to succeed more often than they fail, and they do.

“There are things you want, worthwhile things. Take the attitude that there are a lot more reasons why you CAN reach those goals than there are reasons to fear trying. Go after them! Work at it. Keep your attitude positive, cheerful, and expectant, and you’ll achieve them. And as you do, you’ll grow to new heights and be able to accomplish still more. And remember this: Our environment, the world in which we find ourselves living and working, is a mirror of our attitudes and expectations. If we feel that our environment could stand some improvement, we can bring about that change for the better by improving our attitude. The world plays no favourites; it’s impersonal. It doesn’t care who succeeds or who fails, nor does it care if we change. Our attitude towards life doesn’t affect the world and the people in it nearly so much as it affects us.

“It would be impossible to even estimate the number of jobs that have been lost, promotions or good grades missed, sales lost or marriages ruined, by poor attitudes. But you can number in the millions the jobs which are held

but hated, the marriages which are tolerated but unhappy, the parents and children who fail to understand and love one another, all because of people who are waiting for the world and others to change towards them. They don't understand that what they're getting is a reflection of themselves. Nothing can change until we do. When we change, our worlds will change. The answer is attitude."

I personally follow Nightingale's advice for how to make sure you have a good attitude and recommend you do the same. In the same way you'd develop any new habit, cultivating your habit of approaching each day with an excellent attitude takes practice. Try sticking a post-it note on the bathroom mirror with **attitude** written on it so you'll see it every morning before going out into the world. You might have another one in your car and another at work, perhaps even a reminder on your phone. Make a commitment to smile more, to speak to people more, to reach out to people more. Everything in the world we want to do has to be done through people. Every pound you'll ever earn comes at some point from people. Everything worthwhile in life is to do with people; our relationships with partners, friends, our children all involve us interacting with human beings. Each of them, our children included, is an individual, unique and different from any other person who ever lived. Our attitude affects them, what they see and feel when we're around. Make it the best it can be; love and kindness.

When you develop an attitude that says YES to life and the world, you'll start to see changes that astonish you. Someone once said "Life is dull only to dull people" and it's true in the same way that it's true that life is interesting only to interesting people, and life is successful only for successful people. We get what we expect, what we put out into the world and must embody what we want. For success to come to us we must radiate success. In terms of attitude, we have to become the people we want to be. Cause and effect, action and reaction.

Many years ago, a famous Los Angeles restaurateur was asked by a newspaper reporter, "When did you become successful?" And he replied: "I was successful when I first started. I knew what I wanted to do and I knew I'd do it. It was only a matter of time." His attitude was one of

success long before he'd achieve the success he wanted. The great German philosopher and writer Goethe explained it like this: "Before you can do something, you must be something."

Nightingale challenges us to an exercise to demonstrate what attitude can achieve. It's an exercise I've done and I recommend that you try it too because it delivers. Complete the exercise conscientiously every day, focus on it and you'll become 'lucky' (as the uninitiated call it) and wonderful things will start happening in your life.

The exercise is to treat every person you come into contact with as the most important person on Earth.

There are three reasons for doing this.

Firstly, as far as each of us is concerned, we are the most important person on Earth.

Secondly, because it's the way human beings should treat each other.

And finally, because you'll start to build an important habit.

Everyone wants and needs good self-esteem. Everyone wants to feel that they're important, that they're recognised and needed, that they count, that they're respected. Make people feel this and they'll give you their respect and their business, even if it's a brief interaction.

Nightingale observed, and I agree, that the higher you go in any organisation of value, the nicer the people seem to become. It works this way: the more senior the people, the easier it is to talk to them, to get on with them, and work with them. But their great attitudes aren't because of their positions, they have their positions largely because of their great attitudes.

For the purposes of the exercise, act towards others in the way that you want people to act towards you. Treat your friends and family as the very important people that they are, the most important in the world. Each morning take the kind of attitude you'd have if you were the most successful person on Earth into the world. It will quickly become a habit. Almost immediately you'll notice a change. Things that used to frustrate

you won't any more. When someone gives you a hard time, don't let their bad attitude ruin your great attitude. Keep control of your attitude, keep it good, keep smiling. If someone cuts in front of your car or pushes in front of you to get onto the train, don't respond with the same; smile and keep your great attitude.

Negative emotions including anger, hatred and jealousy hurt you. They make your life miserable and can even make you ill. Look after yourself by forgiving anyone who has ever hurt you, truly forgive them and forgive yourself. What's past is past. Dwelling on it, going over it, can only harm you. Forgive and forget, move on, you're above such pettiness.

As you get into the habit of having a great attitude, you'll hopefully see that you've started on the path to achieving what you want. You've begun the journey. How successful you've been up to this point doesn't matter – you'll be pleased with the ease with which you move towards your new life.

Other people's attitudes – good and bad – are infectious. It's important to see them in this way and avoid poor and bad attitudes in the same way as you'd avoid an infectious illness. You must keep yourself healthy.

Whoever first said "Life's too short" had a point. Life is too short to spend precious time apeing other people's attitudes – unless they're good. Approaching life with a great attitude feels good – the world feels brighter. But it does more than that. A great attitude seems to open up new opportunities that we couldn't see before we changed our attitude. This might explain why people say we're 'lucky'. Yes opportunities or 'breaks' seem to come to us, but they come because of the new connection with the world we've created by having a great attitude. With a great attitude we do more and do it in less time. Our great attitude has put us on the path of positive happenings.

By developing a great attitude you put yourself in the top 5% of people, the most successful people on Earth. Your great attitude has started you on the path to achieving your goals. Having prepared the ground now you only have to plant the seed.

**There are several points in my life when I could have slipped into a less than excellent attitude. I arrived in the UK as a refugee from the civil war in Sri Lanka. I had just £100 in my pocket. I wanted to study but didn't have the funds to pursue most courses. Studying accountancy was available to me and I approached it with an attitude of gratitude and expectation: gratitude that I was on a path that would improve my life and expectation that I could turn it into the life I wanted. And my attitude helped me to graduate, become a chartered accountant and work in investment management for several leading companies.**

*To sum up:*

First, it's your attitude, how you set out to tackle a difficult task, more than anything else, that will achieve a successful outcome.

Secondly, humans are interdependent. Our attitudes towards others shape their attitudes towards us. Our success in life depends on how well we relate to others. It's cause and effect, action and reaction.

Thirdly, to achieve the kind of life you want, you must think, act, talk and behave how the person you want to be would. Visualise that person regularly through the day; what are they saying and doing?

Fourthly, remember that the higher you go in any organisation of value, the better the attitudes you'll see and that these attitudes are not the result of success but success is the result of the attitudes.

And finally, human beings, including our loved ones and everyone we come into contact with, need recognition and self-esteem. They need to be needed, to feel important, to be recognised and appreciated. Help the people you meet to feel this.

So that these ideas become a habit and part of your life, follow these suggestions:

We're not good at holding more than one thought at a time in our minds so choose constructive and positive ideas. Look out for the best in people and ideas, especially ideas you can make good use of in your life.

Talking about your problems or health to people who can't help is a waste of your time and theirs. Avoid it.

Send an attitude of well-being and confidence out into the world. Show the world that you know where you're going and good things will happen.

Treat everyone you meet and interact with as the most important person on the planet. If you can make this a habit and practice it consistently, you'll see the benefits all of your life.



**Find somewhere visible you can put a reminder to shape your attitude into a great one. It could be a post-it note on the mirror, your phone screensaver or a reminder that comes up several times a day. After two days reflect on the following:**

*How many times a day have you reminded yourself to set a great attitude? How could you increase that number? Think about what barriers you've faced in setting a great attitude.*

*How is your attitude now different to your attitude before? Have you changed your attitude enough? Could you do more?*

*What changes have you noticed as a result of going into the world with a new, better attitude? If you haven't noticed any changes why do you think that is? What can you change?*

*Describe a scenario where you treated someone as the most important person on Earth. What did you notice? (Think about how you felt as well as the other person's response)*

## LESSON 2

# Acres of diamonds

Earl Nightingale tells a story that I first heard from Bob Proctor. This story teaches us all that we have huge opportunities at our feet if only we have the wisdom to see the opportunities and act on them. Let me share it with you.

Russell Herman Conwell was born in 1843. He would go on to have a profound effect on the lives of millions of people. He became a lawyer, then a newspaper editor and finally a clergyman. It was during his church career that an incident occurred which was to change his life and the lives of countless others.

One day a group of young people came to Dr Conwell in his church and asked him if he'd be willing to teach them. They wanted a college education but didn't have the money to pay for one. He told them to let him think about it and come back in a few days. After they left, an idea began to form in Dr Conwell's mind. He asked himself, "Why couldn't there be a fine college for poor but deserving young people?"

And before very long the idea consumed him. Why not indeed! It was a project worthy of 100% dedication, complete commitment and, almost single-handedly, Dr Conwell raised several million dollars with which he founded Temple University, one of the USA's leading schools.

He raised the money by giving more than 6,000 lectures all over the country, and in each one of them he told this story – Acres of Diamonds. It

was a true story, which had affected him very deeply, and it had the same effect on his audiences. The money he needed to build the college came pouring in.

The story was the account of an African farmer who heard tales about other farmers, who had made millions by discovering diamond mines. These tales so excited the farmer that he could hardly wait to sell his farm and go prospecting for diamonds himself. So, he sold the farm, and spent the rest of his life wandering Africa searching unsuccessfully for gems. Finally, the story goes, worn out and in a fit of despondency having not found any diamonds, he threw himself into a river and drowned.

Meanwhile, the man who had bought his farm happened to be crossing the small stream on the property, when he suddenly saw a bright flash of blue and red light through the stream bottom. He picked up the stone and later put it on his mantelpiece as an interesting curiosity.

Several weeks later, a visitor picked up the stone, looked closely at it, weighed it in his hand, and nearly fainted. He asked the farmer if he knew what he'd found. The farmer said no, that he thought it was a piece of crystal. The visitor told him he had found one of the largest diamonds ever discovered.

The farmer had trouble believing him. He told the man that his stream was full of such stones, not as large perhaps as the one on the mantelpiece, but they were sprinkled generously throughout the stream bottom.

The farm that the first farmer had sold so he could go in search of a diamond mine, turned out to be the most productive diamond mine in all of Africa. The first farmer had owned acres of diamonds but had sold them for practically nothing in order to look for them elsewhere.

The moral is clear: if the first farmer had only taken the time to learn what diamonds looked like in their rough state, and then to thoroughly explore the land he owned before looking elsewhere, all of his wildest dreams would have come true.

Nightingale explains that the importance of this story is the idea that each of us is in the middle of our own acres of diamonds. If we have the wisdom

and patience to intelligently and effectively explore the work we're doing, to explore ourselves, we'll usually find the richest rewards, whether they be financial or intangible, or both. Rather than thinking that the grass is greener elsewhere we should make sure that we know what we already have, it might be just as good or better that what we're searching for.

If the next person's pasture (or grass as the British saying goes) appears to be greener than ours, it's possible that they're taking better care of it.

Don't waste your life going from one thing to another, or looking for a shortcut, or an easy win like the pot of gold at the end of the rainbow. You need to stick with one thing for long enough to find success.

Whatever your goal is, it may be that you can reach it through what you're doing now. One of the USA's most successful meatpacking companies was created when a farmer was paralysed by polio and forced to find another way of making a living from his farm: he got the idea of producing exceptionally good meat products on his farm. His farm had always had acres of diamonds, he didn't see them until he needed.

*Here is a task:* Thoroughly explore what you're currently doing. What possibilities are there that you haven't explored? Hopefully you chose your career for good reasons (if there aren't good reasons and you're unhappy in your work that's a different consideration). Dr Russell Conwell is a good example of being willing to change direction when the need arises (remember this when we explore service in *lesson 4*).

Another instructive story Nightingale shares is that of a man in Arizona with a small petrol station. One day sitting at his desk and watching through the window while one of his attendants filled a man's car with fuel, he watched the customer standing about waiting. He realised that the customer had money to spend if the things he needed or wanted were available and conveniently displayed where he could see them. So he began adding things to his petrol station shop: fishing tackle, then fishing licenses; hunting and camping equipment; rifles, shotguns, ammunition, hunting licenses. He found an excellent range of aluminium fishing boats and trailers. He bought up the property around his petrol station and added a car parts department. He'd always stocked cold soft drinks and

sweets, but now he added fancy chocolates. Before long, he sold more chocolates than anyone else in the state!

He stocked thousands of things his customers could buy while waiting for their cars to be serviced. All the products he sold also guaranteed that most of the petrol customers in town would come to his station so he sold more petrol. The bonanza grew and grew. It all started with a man watching a customer standing around with money in his pockets and nothing to spend it on and using his mind to see the opportunity.

Others would have lived and died with a small service station, and they do. The man saw the diamonds. Many people seeing a wealthy customer – whether it's at a petrol station or a shop or in a meeting – might say to themselves: "I ought to be in his business". Don't think like that. Instead realise that there is as much opportunity in one business as another. To take advantage of those opportunities we need to think creatively, to think in new directions rather than trying to copy what others are already doing.

The opportunities are there, it's our job to find them. Take the time to stand back, look at your work as an outsider might, and ask: "Why do I do it that way? How might I capitalise on what I'm doing or multiply the outcome?"

Keep things as they are if you're happy. But finding the diamonds hiding in ourselves and in our work is hugely rewarding. If you're looking for the diamonds you'll never get bored or complacent or find yourself stuck in a rut. A rut, it's been said, is a grave with the ends kicked out.

Some of the most inspiring businesses in the world came from a very small idea, in a very small area in the beginning; Amazon is the best example of this. If something is needed in one town, then the chances are it's also needed in all towns and cities all over the country, maybe even the world. Regent Group started from me and my wife and dad spotting a simple need in our community; students' need for supportive and affordable learning.

Ask yourself how good you are at what you're presently doing? Do you know everything there is to know about your work? Are you the best you can be at your work? How would your work compare to the work of others in your line of business?

The educator and author JB Matthews wrote: “Unless a person has trained himself for his chance, the chance will only make him ridiculous. A great occasion is worth to a man or woman exactly what his preparation enables him to make of it.”

Nightingale compared the human race to a convoy in time of war. The whole army slows down to protect the slowest and, as they march through the dust, they miss the diamonds beneath their feet.

He says that the first thing we need to do to become a diamond miner is to break away from the crowd, and stop assuming that because millions of people are living that way, it must be the best way. It is not, it's the average way. The people going about life the best way are way out in front, so far ahead of the crowd you can't even see their dust anymore. Those are the people who live and work on the leading edge, the cutting edge; and they show the way for the rest of us.

It takes curiosity and imagination to know that diamonds don't look like cut and polished stones in their rough state. To mine your own acres of diamonds, you need to develop **intelligent objectivity**, the ability to stand back and look at your work as a stranger would look at it. What industry or profession is your job in? Do you know everything you can about your industry or profession? Are there opportunities for change or innovation of some kind? How can you please your customer, give them something more?

There are opportunities all around, those precious diamonds. Ask yourself whether you've been looking for them, scrutinising your work and the industry you're in from all angles. It's likely that there are other, possibly better, ways of doing what you do. Do you know what they are? Consider how your job will be done in five, 10, 20 years time. The world is evolving and improving, technology is advancing at an incredible pace – can you take advantage today? Can you move closer now to what will eventually be done?

Nightingale reminds us that there's no growth of any kind without risk:

“We start running the risks when we get out of bed in the morning. Risks are good for us – they bring out the best in us; they brighten the eye and

get the mind cooking; they quicken the step and put a new, shining look on our days. Human beings should never be settled. It's OK for chickens and cows and cats, but it's wrong for human beings. People start to die when they become settled. We need to keep things moving.

“Don't try to run away from your troubles, overcome them. We're not trying to escape our frustrations, but to triumph over them. To do that, get on course and stay there. Know your goal, the thing you want most to do, the place in life you want most to reach. See it clearly in your mind's eye and keep moving towards it. It may seem impossible at times, but you will get there.

As human beings we overcome our problems not by running away from them, but by facing them. No sooner do they we solve one set of problems, than we start looking around for new and more difficult problems to solve. If you find yourself stuck, dreaming of escaping to a far-flung destination, by all means think about it. It's a good distraction. But then get back to your goal – more about that later – and get down to work.

Tackle one thing at a time. And soon you'll be spotting diamonds all over your world, and what you need to do will be clear. It's normal to feel like running away from it all occasionally. But sticking around and solving your problems by working through them makes you a successful person.”

I found my own acres of diamonds in north-west London in the year 2000. Tharshiny and I started our partnership in 1996. Between 1996 and 2000 we tried many business ventures. We can think of a dozen, but ALL FAILED. I was working full time in a great job in investment management but needed a few extra pounds to make ends meet. I started offering tutoring for £20 an hour but saw the opportunity for more and set up Regent College with my wife and late father. This was the beginning of Regent Group, a business heading towards being a British unicorn, in other words, a private business valued at \$1bn, by 2030.

Spend an hour a day with a piece of paper or a digital pad, and dissect your work. Take it apart and look at what makes it up. There's opportunity there – look for your acre of diamonds.

**Think honestly and carefully about your current work.**

*How good you are at what you're presently doing? How do you compare to others in the same business? What can you do to improve?*

*Do you know everything there is to know about your work? How can you increase your knowledge?*

**Spend an hour each day for a week dissecting your work. Write your notes below. Use the prompts to help.**

***Day 1:** Focus on what is going well in your work (strengths, relationships, what you enjoy)*

***Day 2:** Focus on what is not going well in your work (weaknesses, challenging relationships, what you avoid)*

***Day 3:** What does the future of your work look like? What skills will you need? What changes are ahead?*



**Day 4:** *How could things be done differently in your work right now? What are the opportunities? What barriers are there to making these changes? How could you overcome them?*

**Day 5:** *What is the biggest problem in your work or industry? What can you do to address this?*

**Day 6:** *How could you make your customer happier (even if you work in the public sector there's someone who is your customer: it may be the tax payer or a parent or pupil)? What frustrations do they face? Can you ease these?*

**Day 7:** *Review everything you've come up with this week. What are the most important points to take forward? What will you start doing tomorrow? What will your work look like in a week, a month, a year using what you've learned this week?*

## LESSON 3

### **A worthy destination**

Earl Nightingale shared several stories of people who overcame incredible obstacles to succeed. He shared these stories because people that achieve unusual success despite all manner of obstacles grab our attention. They're inspirational but he believes there's even more to learn from them. Glenn Cunningham's legs were terribly burned as a boy and he was told he'd be lucky to ever walk again; he became a champion runner. Helen Keller, blind and deaf, became one of the most inspirational figures of the 20th century. Many people from disadvantaged backgrounds rise to fame and fortune against the odds.

In an age of unprecedented global migration, we see in the media examples of people who arrive in a new country without anything, with limited Native language or English, who go on to become wonderfully successful within a surprisingly short time.

Freedom – personal liberty – is the most precious thing on Earth. People who manage to get to the UK or UAE or USA despite almost insurmountable obstacles and miles of red tape, often find themselves free for the first time in their lives. UAE and Dubai in particular is becoming a land of opportunity to all human beings.

It's a joyous, wonderful experience for them. Earl Nightingale wrote in the 1950s about the approach these people take to work and the success they find as a result:

“In this newfound freedom they get to work, to find a place for themselves.

They go to work, serving their new country and its people. Time means nothing to them; but being free to pursue their own ends in one of the richest, freest countries on the planet is everything. They all go to work, and they work hard, and their work is excellent, first class, as good as they can do it. They don't demand higher pay or shorter hours; all they want is the opportunity, and once that's theirs, they make the most of it.

"In New York city, a Korean family managed to buy a small, convenience grocery store in midtown Manhattan. The first thing they did was clean it 'til it sparkled. Then they stocked it with everything they felt the people in their area wanted. They were open from early in the morning until late at night. They always smiled and had a friendly greeting for their customers. Naturally, they became wonderfully successful. They were open seven days a week.

"One day, customers coming to the store found it closed, and a sign giving the reason why. It read: "We've gone to Yale University to watch our son graduate". That's a success story – a story of people who found an opportunity and made the most of it."

What's different about these shop owners or any other successful person is simple. They have something the average human being doesn't have, but it's something we can all get: they have goals. They have a burning desire to succeed whatever. They know exactly what they want, they think about it each day. It's what gets them out of bed in the morning and it drives them to work hard all day, giving their very best. It's their last thought before falling asleep. Their vision of what they want to do helps them overcome every obstacle.

Our goals are invisible to everyone apart from us but they are responsible for everything humankind has achieved, every great advance, every great achievement. Goals are what motivate people to strive. Anything worthwhile that has ever been achieved began as a dream. It's been said that what the mind can conceive and believe, it can achieve.

I believe that we become what we think about, and when we have an exciting goal, we will reach it.

Goals can take almost any form. It's been said that humans can have

anything they want; the trouble is they don't know what they want. It's easy to think of the little things they want like a new car, or new home. And it's relatively easy to get those things. But people don't understand that it is a system and that, if the system works for getting a new car, it will work for anything else they want.

Once you truly understand that the goals that are important to you can be realised, it's like opening a jack-in-the-box; all sorts of interesting and exciting things are possible.

The understanding often makes us come alive for the first time. We realise that before we were shuffling along with everyone else, each of us doing what the others around us were doing rather than forging our own path. We'd wrongly assumed that we're all alike, when nothing could be further from the truth.

We are certainly not all alike. We're all quite different and want different things in life. What will make one person happy and mean complete success for them would be a failure to another person. We all have different aspirations, enjoy different things in life. We have different lifestyles, upbringing, education. No doubt our environment as youngsters shapes us and the course our life takes.

A person who grew up in poverty might aspire to be rich, even overcompensating because of the things she went without in her childhood. Another person who grew up in an upper middle-class family, never wanting for anything, might be happy with a comfortable rather than wealthy adulthood.

I agree with Nightingale when he says that the things we've always had aren't as important to us as they are to those who've been without them. We talked about freedom earlier and how dear it is to those who never had it, I personally experienced war in my childhood, while many take freedom for granted, and never even think about it. If you were to ask most humans what the most important thing in the world is for a human being, chances are they wouldn't say freedom. But the secret of happiness is freedom, and the secret of freedom is courage.

Setting goals is the foundation of any success; it could even be described as the very definition of success. I agree with Nightingale's definition of success: "Success is the progressive realisation of a worthy goal, or in some cases the pursuit of a worthy ideal". Do you agree with me that this is a beautiful definition of success? What's so positive is that it means that anyone who's working towards their goal is successful!

Success isn't achieving a goal, although most of the world might consider that to be success. Success is the journey towards that goal. We can consider ourselves successful as long as we're working towards something we want to achieve in our lives. It's true that we human beings are at our best when we're working towards a goal that matters to us.

The happily ever after in a fairy tale is usually when the prince and princess get married. In life that's not the end, it's just the beginning of the story. In the US when a young person receives their qualification it's called commencement, in other words it's just the beginning. There are many such important milestones in life and these need to be recognised and celebrated but what you do next matters more. Once you've achieved the goal you've been so diligently working towards, that's great. Take a break, pat yourself on the back, enjoy your achievement. But to continue to be successful by our definition, you need to set a new, more challenging goal to work towards. I believe that we're our best when we're striving, thinking, planning, working towards something we want to achieve. That doesn't mean we should work to the exclusion of all else, become workaholics, not at all. In fact, the most successful men and women balance their lives and make time for fun. They also rest; our minds can't work their best if we're not properly rested and, whatever your goal, your mind is your most important tool in reaching it.

Did you ever hear an athlete say: "It's about 90% mental"? The actual percentage is hard to know but it's certainly very large. As you saw in *lesson 1*, our attitude makes all the difference.

Making our definition of success "the progressive realisation of a worthy goal" covers all the bases. The student working towards graduation is as successful as anyone on Earth. The employee training and learning, getting

closer and closer to a particular role is just as successful. Set yourself a goal that is worthy of you, a goal that brings you joy when you think of it, and you'll reach it. As that goal comes within reach, start to formulate the next goal you're going to work towards.

We're at our very best, we're happiest when we're absorbed by work we enjoy, striving towards the goal we've set ourselves. Work on our goals gives more meaning to our down time and allows us to sleep soundly. Pursuing meaningful goals makes everything else in our lives worthwhile.

For most people success probably means lots of money. Yes money can be part of a goal and a sum of money might be a measure of how we're progressing towards our goal. But money is by no means an essential part of success. Success can be anything we want it to be as long as it is worthy of us.

Here are the 12 great riches for you to familiarise yourself with, all of which you need if you are to have a well-balanced life, with money being the least important:

1. Positive mental attitude
2. Sound physical health
3. Harmony in human relations
4. Freedom from fear
5. The desire for future achievement
6. The capacity for applied faith
7. Willingness to share one's blessings
8. To be engaged in a labour of love
9. An open mind on all subjects towards all people
10. Complete self-discipline
11. The wisdom with which to understand people
12. Money, to top it all off

That's why it's important to define success as the pursuit of a worthy goal or ideal. Who could disagree that an outstanding teacher striving to know more about the art of teaching and the subject matter that will catch the interest of his or her pupils, who understands that every student is different, and learns at a different rate is successful?

As human beings serving others brings us huge satisfaction, and there are millions of ways of doing that. For many, their goal is a certain salary or income, or a sum of money invested or saved. Goals are individual, as individual as the person. Since no two people are exactly the same, no two people's goals will be the same.

Whatever your goal it must fill you with positive emotion when you think about it; it must be something you really want to bring about. The more strongly we feel about a goal, the more our subconscious will guide us to its fulfilment.

Earl Nightingale once used the quotation: "No one gets rich without enriching others". When asked: "How about those who get rich in the drug trade, or those who produce and sell pornography, how do they enrich others?" he answered that the definition of success is the progressive realisation of a *worthy* goal. As such, people in the drug and pornography business do not qualify as successful. What they're doing is counterproductive, destructive, and involves, in the case of drugs, the death of thousands.

He continued to say:

"It is possible to get rich without enriching others, but for most of us, it's not the way we want to go. It's nothing to take pride in. Why bother when there are so many positive, excellent and productive ways to serve others? But whatever our goal happens to be, if we stay with it, if we're fully committed to it, we'll reach it. That's the way it works."

"It's estimated that about 5% of the population achieves unusual success. For the rest, average success seems to be good enough. Most people drift along, taking life as it comes, perhaps hoping from time to time that things will get better. Most people, are like rudder-less ships without the means to steer their own course. They hope to drift to money or success but don't take control themselves. And without steering our own lives, it's unlikely that we'll achieve money or success or whatever our goal is. The kind of people who leave their lives to chance are those who hope to win the lottery or win at the slot machines. They don't realise that the odds are stacked against them, that the lottery or casino are steering and the

house always wins. By contrast the minority, the 5% who are in the driving seat of their lives, who are steering a course to achieve a challenging goal they have set for themselves, accomplish more in a few years than the rest achieve in a lifetime.

Ask the captain of a ship what his next port-of-call is and he'll tell you without hesitation in a few words. He can't see his destination but he knows that's where he's going and how to get there.

Are you like the captain of a ship? If asked what your destination is, what your goal is, could you say? Your goal needs to be clear in your mind. It should be expressed concisely. It's a good idea to have your goal written down. To keep it clear in your mind you need to remind yourself of it, to reinforce it. Stick your goal to your mirror or somewhere else you'll see it frequently. Many successful people carry their goals written on a card in their wallets or purses. Could you make yours your screensaver on your phone or computer?

If you ask most people what they're working towards, they'll give a vague, general answer. They might say they're working towards good health, or happiness or lots of money.

These are not good goals. Good health should be a given, something we all want and do our best to achieve and maintain. Happiness is a by-product of our actions and lots of money is too vague – money is the harvest of our production anyway. Better to choose a particular tangible goal. The clearer our goal is, the more defined, the more real it becomes to us. Such goals are ultimately more attainable.

It's important to set new goals as soon as one is realised. This process should never end. Every day of our lives we should be working towards and looking forwards to a new height to reach, a new goal to achieve. If you, like so many millions of people, don't know what you really want enough to articulate a main goal, write a want list.

Take a digital notepad, find a space where you can sit quietly alone and write down the things you'd most like to have or do. It could be a beautiful new home, or a round the world trip, or a visit to a particular country



or place. You might dream of a sailing boat or a yacht, or of starting a business of your own or reaching a particular position in your company. It could be a certain income that will allow you the lifestyle you want, or a specific sum of money in savings, investments or a pension. How about a particular car, or something for your home? Write down everything you would like to have in your life.

When you've run out of wants, review the list again and rank the items in the order of importance. Number 1 on the list will become your first goal. As I described above, write that goal down and put it somewhere you will see it regularly – you need to be reminded of it frequently.

Review this lesson often, indeed all these lessons, until they become a habit and way of thinking and doing things. The system works; millions of people succeed and so can you. Let me assure you: you will become what you think about. Nightingale explains that if your thinking is circular and chaotic, your life will reflect that chaos, but if your thinking is orderly and clear, if you have a goal that's important for you to reach, then reach it you will. One goal at a time – that's important.

Where most people fall down is that they don't concentrate on a single goal for long enough to achieve it. Instead they head off after a second goal and then a third, all the time achieving nothing but confusion and excuses.

I started looking for the secret of success when I was 36 years old and I lost my dad in an accident. I read every book I could find on the subject; I studied accountancy in the UK; I studied human potential and I read the world's greatest philosophers. And all of a sudden, many years later, I realised that in the hundreds of lives I'd studied, in the countless books I'd read, a plain and simple truth kept appearing.

It's said that no one can learn anything until he or she is ready for it, and apparently I was finally ready in my thirties, to finally see for the first time the answers I'd been looking for for so long. Quite simply it was this: we become what we think about.

As Nightingale explains it:

"You see, you are at this moment the living embodiment of the sum total of

your thoughts to this point in your life; you can be nothing else. Similarly, five years from now you'll be the sum total of your thoughts to that point in time. But you can control your thoughts; you can decide upon that on which you wish to concentrate, about what you think about from this point forward. And you'll become that; you'll realise that goal, as sure as anything on Earth can be sure. That's why having a goal toward which to work is so very important - it give our minds a focus and our lives direction.

“By thinking every morning, every night and as many times during the day about this exciting, single goal we've established for ourselves, we actually begin moving toward it and bringing it toward us. When we concentrate our thinking it's like taking a river that's twisting and turning and meandering all over the countryside, and putting it into a straight, smooth channel. Now it has power, direction, economy, speed.”

It has been said: “There is no road to success but through a clear, strong purpose. Nothing can take its place – a purpose underlies character, culture, position, attainment of every sort”.

I urge you to set your goal. Make it yours, own it. Look at your goal (whether a digital goal card or something physical) every morning and night and as many times through the day as you realistically can. Your goal will seed itself in your subconscious mind and you'll start to see yourself as having already reached your goal. Do that every single day and it will become a habit before you know it.

This habit will steer you from one success to another throughout your life. It's the secret of success, a route to everything you'll ever have or can be.

You are now – and you most certainly will become – what you think about.

When my father died, I reached a crossroads. Should Tharshiny, my life and business partner, and I continue with Regent Group or wrap it up? I thought long and hard about what my goals in life were and, once I'd identified them, focused on how to make them a reality. We decided to keep Regent Group going and grew it from a college in north-west London to a global education business worth millions in 2023. As we reached each goal, I set another. Now I am working

towards Regent Group becoming a British unicorn, I think about that every day. And, once I have achieved that, yet another goal will become my focus and drive me forward.



## Miracles of your mind

All of the creatures on Earth are remarkable. They're all equipped with exactly what they need to succeed. The magnificent bald eagle has eyesight so powerful it can spot small rodents moving in the grass or a fish below the surface of the water while it soars high in the sky.

In contrast with its incredible eyes, the eagle's brain is small and rudimentary. The eagle doesn't need to think, or plan, or remember. Even animals with much larger brains like dolphins and chimpanzees don't have minds like ours. Only one creature takes 20 years to mature, rules over the rest of the Earth and has the power to destroy all life on that planet. Human beings are the only species with the power to shape its own life according to dreams and ambitions it visualises in its remarkable mind.

Everything achieved by human beings is because we set ourselves goals. And we reach those goals. Consider the progress we've made towards curing diseases; smallpox eradicated, HIV no longer a death sentence and treatments for cancer advancing all the time. There isn't a goal that humans have set that hasn't been achieved. We put a man on the moon and now look to the possibility of living on other planets.

But no one has ever achieved anything meaningful without having a clear goal to work towards. I hope you've chosen your goal and are thinking about it every day, through the day, imprinting it into your mind, insinuating it into your subconscious so your subconscious can help you to achieve what you want.

Take a moment to reflect on the things that your mind has brought you. Everything you have – your work, your relationships with your family and others, your philosophy of life, all come from your mind. Earl Nightingale believed that we only use a fraction of our brain's potential, as little as five to 10%. While the idea that we only use one tenth of our brain has been debunked, it's true that most of us don't use all of our potential. Our brains are the most complicated organ that nature has ever created. Our brains have capabilities that no supercomputer can match today according to the Max Planck Society.

Work at the UCLA Brain Research Institute points to enormous abilities latent in everyone by suggesting an incredible hypothesis: that the ultimate creative capacity of the human brain, mind, emotion and energy may be, for all practical purposes, infinite.

Your goal is your future. Your problem is to bridge the gap between where you now are, and the goal you intend to reach. Your brain and its incredible potential is the key; scientists agree that our brains are constantly transformed right up to old age, that the brain is capable of learning for a lifetime. Make sure that you focus your brain's power on the right things. This program will show you how to use infinitely more of your mental powers and human natural intelligence.

Robert Seashore, when chairman of the Department of Psychology at Northwestern University, pointed out that successful people are not people without problems, they're simply people who've learned to solve their problems. So, to get what you want from life, you must solve the problems which stand between where you are now and where you want to get.

No one is without problems, they're part of life. Earl Nightingale warns us not to waste time worrying about the wrong problems. He estimated that the things people worry about can be broken down as follows:

Things that never happen: these account for 40% of what we worry about.

Things over and past that can never be changed by all the worry in the world are responsible for 30% of our worries.

Needless worries about health make up 12%.

Petty, miscellaneous worries are the next 10%.

And real, legitimate worries account for just 8% of what we worry about.

That means 92% of the average person's worries take up valuable time, cause painful stress but are absolutely unnecessary. We need to let them go.

The real, legitimate worries fall into two categories. First there are the problems we can solve and second the ones we cannot. Most of our real problems are in the first category if we learn how to solve them.

Millions of people feel unhappy with their lives, cut off from the life they want because they see problems not as challenges to grapple with, but barriers that are impossible to overcome. A little research proves that successful people have the same kinds of problems as everyone else. It's not therefore the problems, which we all have, but our ability to solve them.

By now you should have decided on a goal. You will become what you think about. You will achieve what you think about. If you stick with it, you will achieve your goal. But how? That's where your body, mind, emotions and energy come into play.

What is your mind really? Pulitzer prize-winning playwright Archibald Meech wrote in his play *The Secret to Freedom*: "The only thing about a man that is a man is his mind. Everything else you can find in a horse or a pig." That's uncomfortably true. The human mind is what makes us different to all the other creatures on Earth; anything that means anything to us comes from our mind. Love, our beliefs, our talents, what we know, what we can do – all of it is reflected through our minds. Anything that we achieve in the future will almost certainly be as a result of us using our minds. And yet, according to Nightingale, it's the last place the average person will turn to for help.

Do you know why? Do you know why people don't automatically turn their own vast, mental resources on when faced with a problem?

Earl Nightingale said that it's because they never learned to think.

"Most people never think at all during the entire course of their lives; they remember, but that's not thinking creatively, or in new directions. They react to stimuli, but again that's not thinking. Remembering to set the alarm at night and getting up when it rings in the morning does not take thought. Nor does showering, getting dressed, eating breakfast, going to work. At work, we fall into comfortable routines. At the end of the working day we go home and start repeating the process.

"Most people don't know how to think. When faced with a problem they'll go to any length to avoid thinking. They'll ask advice from the most illogical people, usually people who don't know any more than they do: next-door-neighbours, members of their family. Very few will sit down with a notepad (physical or digital), write the problem at the top of the page, and then think hard about how to solve it. "

Of course some people do think. Look at what we've achieved. We're advancing so quickly that we've made more progress in the past 50 years than the 10,000 years of human civilization that came before. Most recently we invented AI.

Of all the scientists who ever lived, it's estimated that 90% of them are alive today. Nightingale wrote, and I believe it is still true today, that we've reached, in the area of ideas and human advancement, a plateau so high it was undreamed of by even the most optimistic forecasters as recently as 50 years ago. For every new idea triggers additional ideas, so now we're in an era of compounding advancement on every front. It is staggering. We can harness the power of the sun, wind and waves; we have computers that are starting to solve problems faster than people. Every invention, every leap of progress came from the human mind.

Dr Harlow Shapley of Harvard said that we've entered an entirely new age. He called it the psychozoic age, the age of the mind. The 40 hour working week is getting shorter – the Office for National Statistics shows the average worker worked a 36 hour week in the summer of 2023. The average working person therefore has at his or her disposal an enormous amount of free time. If you allow for eight hours sleep every night, a person



working a 40 hour week has nearly 6,000 waking hours a year of which less than 2,000 hours are spent at work. This leaves around 4,000 hours a year when a person is neither working nor sleeping, imagine what that time could be used for.

Christopher Summerfield, Professor of Cognitive Neuroscience at the University of Oxford, is exploring human potential as Natural General Intelligence. At Regent we are exploring NI vs AI.

Earl Nightingale urges, so that you can see amazing results in your own life, that you take just one hour a day, five days a week, and devote this hour to exercising your mind. You don't even have to do it on weekends. Pick one hour a day on which you can fairly regularly count.

For me the best time is when I am fully relaxed because I can focus fully on my goals without distractions. It can be useful to set your alarm an hour early or arrive at work or your place of study an hour early each day to carve out the time to really focus on thinking about your goals. You need something to write on and with, either a blank sheet of paper and a pen or a tablet or even phone, so you can make a note. Write your goal at the top of the page. It should be one, clear goal that you truly want to achieve. Next write as many possible ways that you can improve your current work. It won't be easy because every new thing we start is tough until it becomes a habit. Aim for a dozen or more ideas but realise that even one idea is a step in the right direction. Don't be too hard on yourself – some of your ideas won't be any good, they might even be silly – but it's the thinking that matters. By doing this each day your goal will be there at the forefront of your mind. You'll carry on thinking about it through the day.

Earl Nightingale explains it as follows:

“This means you'll be thinking about your goal and ways of improving your performance, increasing your service, six and a half full, extra working weeks a year! Six and a half 40-hour weeks devoted to thinking and planning. This thinking will put you head and shoulders above the competition and still leave you with seven hours a day to spend as you please.

“By starting each day thinking, you’ll find that your mind will continue to work all day long, and you’ll find that at odd moments, when you least expect it, really great ideas will begin to bubble up from your subconscious. When they do, write them down as soon as you can. Just one great idea can completely revolutionise your work, and as a result, your life.”

To build muscle you train, you lift weights. You can develop your mind in a similar way with mental exercise, by using it. The returns are far greater than you might expect since our minds are incredibly powerful.

Nightingale reports some of the results people achieved as a consequence of following this one hour a day routine: An office equipment salesman sold more of his company’s product in one month than he had formerly sold in an entire year during the four years he had been with this company. A Sunday school teacher with five pupils grew her class to 25.

Each time you write or type your goal at the top of the sheet of paper, don’t worry about it. The goal is simply waiting to be reached, it’s just a problem waiting to be solved. Believe that you will achieve it and apply all the powers of your mind towards solving it and you will. You are in charge, you are in the driving seat.

*To recap:*

1. This week start spending one hour a day getting as many ideas as you can (aim for a dozen a day) of how you can improve what you’re doing. Don’t be discouraged by how hard this might feel, once it becomes a habit you will want to keep it up; reaching your goal depends on the energy you put into this.
2. Successful people have problems too, they’ve just learned how to solve them.
3. Save your energy, don’t worry about needless things. 40% of the things people worry about will never happen, 30% have already happened and can’t be changed, 12% are needless worries about our health, 10% are petty, miscellaneous worries, and only 8% are genuine worries. Try to separate the real from the unnecessary, and focus on those problems which you can solve.

4. The human race has advanced further during the past 50 years than in all the preceding 10,000 years of human civilization. We're living in a golden age that man has been dreaming of for centuries; and things are going to get better.

5. The only thing that can help you to achieve your goals in life is your mind, using it well, and following through the ideas it gives you. We all tend to underestimate our abilities. Know that we have reservoirs of great ability – genius even – deep within us that can be tapped if we mine for them. That is the miracle of your mind.

**For an hour each working day this week, focus on your goal.**

Write your goal at the top of the page. It should be one, clear goal that you truly want to achieve. Next write as many possible ways that you can improve your current work.

<b>Day 1</b>	<i>My goal:</i>

*Ways I can improve my current work:*

1		7	
2		8	
3		9	
4		10	
5		11	
6		12	

<b>Day 2</b>	<i>My goal:</i>

*Ways I can improve my current work:*

1		7	
2		8	
3		9	
4		10	
5		11	
6		12	

**Day 3** My goal:

<b>Day 3</b>	My goal:

*Ways I can improve my current work:*

<b>1</b>		<b>7</b>	
<b>2</b>		<b>8</b>	
<b>3</b>		<b>9</b>	
<b>4</b>		<b>10</b>	
<b>5</b>		<b>11</b>	
<b>6</b>		<b>12</b>	

**Day 4** My goal:

<b>Day 4</b>	My goal:

*Ways I can improve my current work:*

<b>1</b>		<b>7</b>	
<b>2</b>		<b>8</b>	
<b>3</b>		<b>9</b>	
<b>4</b>		<b>10</b>	
<b>5</b>		<b>11</b>	
<b>6</b>		<b>12</b>	

**Day 5**

*My goal:*

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*Ways I can improve my current work:*

<b>1</b>		<b>7</b>	
<b>2</b>		<b>8</b>	
<b>3</b>		<b>9</b>	
<b>4</b>		<b>10</b>	
<b>5</b>		<b>11</b>	
<b>6</b>		<b>12</b>	

## Destiny in the balance

Most people seem to have to learn things the hard way. You'd think that, if a great discovery was made in one generation, that everyone who came after would know about it and use it for their own good. But often this is not the case when it comes to the great laws which determine our individual destinies.

Earl Nightingale told a story that illustrated this point:

"In a less economically developed country a group of labourers was hired to work on a farm. Now these people came from a small, very remote village where motor vehicles were virtually unknown. They were enjoying the new experience of being transported on the back of a truck when they came to the place where they thought they were supposed to get off. Without giving a thought, apparently, they just stepped off the back of this speeding truck! Fortunately, they fell on a soft part of the road, not a paved highway, but even so, the results of their unconventional method of disembarking were, to say the least, astonishing, at least to them. They went bounding, spinning, sliding and cart-wheeling along the dusty road for quite a distance before gravity and friction, working together, finally brought them to a halt.

"No one was seriously injured; in fact, by the time the terrified driver got back to them, they were laughing about the whole thing. The truck driver, in explaining the incident, later put the blame on their never having ridden in trucks before. Now that's the obvious answer, but it's really not the true

one. The amazing circus tumbling act on a remote farm road had been caused by ignorance of a law, a law that operates the same whether a truck, a car, an aeroplane, or any moving body is involved. Sir Isaac Newton gave us the law, and it goes like this: a body in motion tends to remain in motion until acted upon by an outside force. When the workers stepped off the back of the speeding truck, they were going the same speed as the truck itself. The outside force was gravity, which pulled them down the road, still traveling at the same speed and they were turned upside down because they didn't understand the principal law on which every human being in the universe operates; the law of cause and effect."

This law has been written thousands of times by the world's greatest minds in many forms. It's been expressed as "you reap what you sow" or that our rewards in life will always match our service. Sir Isaac Newton said: "For every action, there's an equal and opposite reaction".

These are truisms and people tend to agree. If you fully embrace the idea then it will affect your every thought and action.

Nightingale encourages us to think of this law like a giant set of scales with two baskets. One basket is marked rewards and the other service. The scales will always balance so whatever we put into the basket marked service, the world will balance out by putting the equivalent in the basket marked rewards. Our actions, how we think, work, talk and conduct ourselves goes into the basket marked service. And the size, weight and nature of our service will determine the size, weight and nature of the rewards we receive. If you're unhappy with the rewards life gives you, look carefully at your service – how you're thinking, what you're doing. It's action and reaction; you're reaping what you sow; what you're putting out into the world will determine what you get back. It's simple, basic and true – yet often misunderstood.

If a business is not growing it needs to look at the contribution it's making, its service. An employee who is unhappy with their salary, must re-evaluate the service, the value, they're giving to the job.

Who do we serve? We each serve the people we come into contact with; our family, friends, neighbours, colleagues, customers, peers, our employer.



Our rewards are determined by how we serve this slice of humanity.

We are completely interconnected and interdependent. We need each other, and we literally cannot live without one another. Everything we do is possible because of another person: running the tap for a glass of water, turning on the light, getting to work whether by car or public transport, all of it is only possible because of other people and their service.

There are two types of reward: tangible rewards and intangible rewards. Tangible rewards include the money we earn, our home and car, the clothes on our backs. Intangible rewards include happiness, peace of mind, inner satisfaction and relationships with others. Whatever reward you're after, you must earn it first through service to others.

Really understand and accept this rule. You get out what you put in and there's no way round it. Trying to get round it will only end in failure and frustration.

That's not to say that accepting this rule and living with it is easy. You'll experience **constructive discontent**. Constructive discontent is caused by the gap between what you want – your goal – and where you are. Constructive discontent drives our continuing, upward spiral of civilisation, our progress as a species.

So you know what you want, you've set yourself a clear goal and you know it – you think about it regularly through the day. Now look objectively at where you are now. What is the gap between where you are and your goal? How can you increase your service so you can bridge that gap? You'll need to think creatively to do this. But it's worth it because your goal will be achieved through your individual effort.

Nightingale tells a story to illustrate his point:

"In California he became aware of two unhappy young people. The young man, was saying, "Well, I've tried everywhere, but no one wants to give me a job. I guess we'll have to go back home". It was apparent from their attitudes that they wanted to live in California but were almost out of money and unable to find a job.

“The man had said, “No one wants to give me a job”. He wanted someone to give him something, in this case a job. What might have happened if he had turned the whole idea around? What if he had said: “What do I know how to do that will serve some of the people in this part of the world?” Or: “How can I, or we, be of value to this community? The people here will be happy to supply us with the living we need if we can think of some way to serve them. What do they need or want that we can supply? Do they need a handyman, a first-class housekeeper, or both? Can we wash and wax their cars in their driveways so they look like new? Let’s buy a pad of paper and ballpoint pen and start thinking of all the things we can do to earn a living here. It’ll give us time to think of other ways, more profitable ways, but that wash and wax idea might grow into quite a service for the community. But let’s not stop there, let’s think of some more ways we can start, right here, and be of service to the people who live here.”

“There in the restaurant, instead of being depressed and considering themselves failures, they could have come up with a dozen or so ways in which they could have stayed in California and built a business for themselves. They didn’t need a job, they needed to THINK. There they were: two fine, bright, good-looking young people, with a world of opportunity beckoning to them, with two fine minds, and they were going to go back home. No one had ever told them about the gold mines they carried between their ears.”

Nightingale believed that most people would have reacted the same way as these young people. He goes on:

“George Bernard Shaw once commented, “I think I’m rich and famous by thinking a couple of times a week. Most people never think at all”. The young couple in California, conscientious as they were, were not sowing therefore they could not reap. They were putting nothing into the community, therefore they could expect nothing in return. To some this seems unfair, but it isn’t. Our job is to do the sowing; the rest will take care of itself. We’ve been given the equipment, all we are asked to do is use it.”

When I found myself in 2000 employed full-time in a good job in a great company but short of money, I looked to what service

I could offer my community for the solution. I saw adverts asking for tutors in the paper and thought “I can do that”. I gave private tuition for £20 an hour, offering a service to others and receiving the reward of plugging my financial gap in return. That humble side business ultimately led to us found Regent College – I saw a need in my community for a college where people could learn flexibly and affordably. The early years were hard work with limited financial reward. But by offering a service, and a high quality one, where it was needed, the business grew until today Regent Group has an investment arm as well as education and operates in the Middle East, India, the USA and Europe as well as the UK.

We all have huge potential. Nightingale compares that potential to a plot of land. Given a little attention – a few seeds tossed onto it – a barren plot of land shows life. But great things start to happen when we consider what we really want and work to make it happen. In the case of the plot of land, if we decide that we want a lawn and flowering borders, if we clear the land, turn the soil, plant, water and nurture the plants then we’re rewarded with a beautiful garden. The plot repays what we put in. It’s the same with our lives. We’ve been given the plot of land – our potential – it’s what we do with it that matters.

Nightingale observes that we can tell by looking at a place of business what it’s doing for the community by observing what the community has done for the place of business. Is the business thriving and growing, or is it just holding its own, or soon to go out of business? Whatever the situation, it’s a reflection of its service, how well its service, whatever it may be, is being accepted by the people. Is it meeting their needs and wants?

You must have staying power. Don’t jump from one thing to another. Avoid looking for short cuts or the pot of gold under the rainbow. You need to stick at a goal long enough to see it through. Succeeding takes time; it takes dedication, 100% commitment and creative thought. Keep asking yourself how you can broaden your service, and so increase your rewards

Excitement, ideas and effort will get you across the line. Your goal should bring the excitement while your ideas and effort will translate into service,

filling that basket so that rewards have to follow and balance the scales. Remember the truth: “As you sow, so shall you reap, all the years of your life”.

Nightingale advises that if you’re worried about your income or your future, you’re concentrating on the wrong end of the scale, the rewards end. Instead focus on increasing your service, become great where you are, and your income and your future will take care of themselves. Find a quiet place and contemplate your plot of ground, your life, and begin to sow the seeds which will bring you a bountiful harvest.

Think about how you present to the world. As discussed earlier, as well as the excellent attitude that you bring to each interaction and each task that you take on, bring the same spirit to how you present yourself. Look for where you can help others; your colleagues and your community. My first step as an entrepreneur was as a tutor, helping others to achieve their goals. Each stage of the development of Regent Group has started with what students need and how can I serve them. By delivering a service that people want and need, my business grew. Taking care that Regent College and all of the parts of the group are like a well-tended plot is important. Showing that we care, that we value what we are offering the world, speaks volumes. It shapes how the world responds to us in return. Look honestly at what service you offer the world. Demonstrate that you care about the quality of what you bring. If you’re not serving society, if you’re not showing high standards, tend your plot with greater care.

1. Start each day this week by asking how you can increase your service. Note down how you increased your service each day. At the end of the day reflect on the result of your efforts.

If you're struggling to see who you serve, remember that you serve every other human being you interact with. At work you serve your colleagues, your peers, your direct reports, your managers. You also serve your customers. If you work in business it should be clear who your customer is. If you work in the public sector your customer may be the tax payer or someone who uses your service (a parent or a pupil perhaps). If you are in a corporate support role your customer may be someone within your organisation or another stakeholder.

Day	How I'll increase my service today	Outcome
1		
2		
3		
4		
5		

2. *Embracing constructive discontent*

Constructive discontent is caused by the gap between what you want – your goal – and where you are. Look objectively at where you are now. What is the gap between where you are and your goal? How can you increase your service so you can bridge that gap?

Your goal	Where you are now	How I can increase my service to bridge the gap

*What happened as a result of your action? Did you close the gap?  
What will you do next?*

## Seed for achievement

Integrity – being honest and having strong morals – is a key principle for success in life whether that's relationships, work or business.

Each section of this program is built upon a major principle, a great idea which automatically produces the results we want. This lesson focuses on integrity, or as Nightingale describes it: a principle that never fails. Integrity enriches our lives and brings peace of mind because you are being true to yourself, your values and your beliefs.

People want to deal with people with integrity. They expect it in their leaders but that doesn't mean integrity is stiff or dour. Integrity can come with a sense of humour, with kindness and compassion.

Let's make it clear what integrity is not. It's never taking the easiest, quickest but not quite right path because everyone else is. If you live with integrity you never say: "Well, everybody else is doing it. I guess it won't hurt if I do it too". If it's the wrong action it does hurt, it does harm.

Integrity helps us to achieve. It means acting honestly. Perhaps it's best expressed by Polonius in Shakespeare's play *Hamlet*: "And this above all, to thine own self be true, and it must follow as the night the day, thou canst not then be false to any man". As Polonius says, if we're true to ourselves, we cannot be false to anyone else. It means that our word matters, that people can trust us to do as we say. We'll be respected wherever we go.

Nightingale tells a story:

“During the Korean War the Chinese communists overran an American position and captured an American general. He was subjected to weeks of terrible treatment, brainwashing and questioning. He never gave in. Finally he was told that unless he answered their questions, he would be executed the following morning. That night he wrote a letter to his wife, and at the end of his letter he said, “Tell Johnny the word is ‘integrity’. As it turned out, he was not executed and he was later repatriated to American forces, but thinking he was going to die, he told his son that the word is integrity.”

Integrity means trying our best to know ourselves, to assess our abilities and talents, our goals and desires.

Dr Brand Blanshard Emeritus professor of Philosophy at Yale said: “It is important to happiness not to think too much about it. The person who continually asks himself if he’s happy is apt to miss his end, for happiness as Aristotle thought, is a byproduct of healthful and successful activity.

“Bertrand Russell, who wrote *The Conquest of Happiness* remarked that “scientists are generally happier than artists, since they’re commonly lost in objective tasks and not examining their navels”.

Happiness comes from within. It’s finding what you can do best and doing it with all your might.

“The main principle of my ethics is”, Brand Blanshard writes, “to act as to make the world as much better as possible. I’ve not lived up to it; no one has.”

Nightingale disagrees with Dr Blanshard as he and many others have made the world a better place. But trying to live up to Dr Blanshard’s aim is hard. You need to look forward to the consequences of your actions, avoid acting on impulse and only pursue those actions that will bear fruit. Blanshard goes on to say that many people think that acting on impulse is a requirement of happiness, but warns that chasing happiness blindly too often leads to unsatisfying, illusory happiness.

For me integrity also means that our thoughts, feelings and actions are all in harmony. Integrity to truth, to the evidence, no matter where it leads. I



especially like Blanshard's saying: "The richness of a life depends not only on the amount of happiness it achieves, but on finding out who one is; that is, about one's unique combination of powers, and then discovering through experiment and reflection, what course of life will fulfil those powers most completely."

Nightingale urges us to identify our powers. There's something, probably several things, that you can do especially well, that you most enjoy doing, and that will provide the greatest service to others. Find out, through experiment and reflection, what course of life will allow you to fulfil those powers most completely. For Nightingale that's being true to yourself; that's integrity; that's reasonableness.

Being truthful with ourselves means taking responsibility for making the best use of what we have: our minds, abilities, talents and time. These, our possessions, are priceless. How we invest that will determine what we get back in return.

As Nightingale explains:

"Our mind, our abilities, our talents, and time: no one can take those away from us; we take them with us wherever we go, and they represent our true wealth. That's what makes the human being autonomous, although most people don't know it.

"The weak human being does what it's told or directed to do; it's completely unaware of its own strength. It doesn't know how easily it can do what it wants to do, and millions of miraculous human creatures live in tiny prisons of their own fashioning, completely unaware of their powers to be free, to do what they would most love to do, and in so doing, reap a harvest beyond their wildest imaginings. They're slowest in their ignorance, and follow each other around and around. How have they invested their wealth, their mind, their abilities, their talents and time? They're not even aware of it.

"As with the ownership of wealth of any kind, it's up to us to decide what use we'll make of it. We can squander it until it's gone or we could invest it with intelligence and purpose and receive an abundant return, a return which will more than provide for our families all the years of our lives.

“The choice is ours, and it’s here that integrity comes into the picture, for we are the only ones from whom we can steal time, talent, ability and the use of our minds. It’s making the best use of what we have, what we are, in the time that’s been granted us. Sound simple? Well, truth is always simple and uncomplicated. As soon as we properly invest our true wealth, we place ourselves above competition. We’re no longer competing, we’re creating; we’re understanding something that the great majority of people have never known. Here is the foundation upon which every great career has been built in every field.”

I urge you to invest your time and energy into working out what integrity means to you. What are your abilities and talents? What are your values? Start making notes, on your digital or physical note pad.

Most people don’t live with integrity. Instead they seek ease. If it’s easier to be honest, they’ll be honest. But if it’s easier to get an advantage by not being entirely honest, by withholding some information or fudging it, fine. Most people go for short-term, even instant gratification. Nightingale warns us about “the unfailing boomerang”. He says that every time a person does something dishonest, whether it’s small or large, stealing stationery or defrauding the company of thousands of dollars, he’s throwing the boomerang. A little white lie or manipulating the truth both launch the boomerang. No one knows how far the boomerang will go before it comes full circle and the dishonesty is revealed.

Honesty, unfailing integrity, is good business. In fact, Mirabeau wrote: “If honesty did not exist, we ought to invent it as the best means of getting rich.” Ask yourself in every situation: “Is this true? Is this honest? Is this the best I can do? And if the answer is yes, go ahead confidently.

I’ve already said that success depends on others. Aim to win the hearts and minds of the people you serve by helping them. Make their lives better in some way. If you’re willing to settle for giving less than your best, you’re working against yourself.

Nightingale summarises:

“Integrity means giving everything we do our very best. It means being

true to ourselves and to every other person with whom we come in contact. This gives meaning and comfort to our leisure time; our rest has been earned. We know we'll move ahead toward our goals simply because we've become remarkable people; we cannot go unnoticed! The person of integrity is always needed, in every undertaking. It means a willingness to keep an open mind, to look for truth all the years of our lives, to check things out for ourselves, to weigh what others tell us and make our own judgments. It's knowing that there's always a better way to do everything, and a better way still to do that. It's looking for that better way in everything we do. It's realizing that the person who does not read is no better off than the person who cannot read, and that a person who does not continue to learn and grow as a person, is no better off than the one who cannot. It means that we must walk with integrity every day of our lives to truly reap the abundant harvest all the years of our lives. It's realizing that the greatest joy a human being can experience is the joy of accomplishment.

"Remember to think of your life as that plot of rich soil waiting to be seeded. It can only return you that which you sow. You have a great wealth. You have a mind; you can think. You have many abilities. You have talents that you still may not have explored, and you have time; time which cannot be saved, stopped nor held back for a second. Make full use of these riches, it's never too late. Use truth as your guide, integrity as your manner, and your plot of ground will return to you and yours an abundance which will amaze and delight you.

"If you find yourself depressed or confused, remember this comment by Dean Riggs. He wrote: "Do your work; not just your work and no more, but a little more for the lavishing sake, that little more which is worth all the rest. And if you suffer as you must, and if you doubt as you must, do your work. Put your heart into it and the sky will clear, and then out of your very doubt and suffering will be born the supreme joy of life."

I have devoted much of my time to learning and growing. Reading the work of great thinkers, working out how I can apply it to my life and work and then applying it. Reflecting on what I do and how I do it, seeing where I can do better. I have turned the £100 in my pocket I had as a 19-year-old arriving in the UK as a refugee fleeing civil

war in Sri Lanka into a global business. But more than that it's work that is of service to society, colleges that help others to achieve their goals in life. I also look for where I can be of service to others whether its charities or causes that mean something to me or lifting up the next generation. As I said, integrity means our thoughts, feelings and actions are all in harmony and we can move forward sure that we're acting in line with our principles. I urge you to seek to learn each day, to examine what you do and the value you bring. Ensure that you're acting with integrity.

**Acting with integrity is essential. What does it mean to you?**

*What are your values? What matters most to you?*

*What are your abilities and talents? We all have abilities and talents and some are less obvious and others. If you're stuck ask someone close to you what they think your abilities and talents are.*

*Be very honest with yourself. Can you think of an occasion where you compromised your values or didn't make the most of your abilities/talents? Why did this happen? How can you avoid the same scenario in the future?*

*Think of a task that you don't enjoy doing and commit to doing it this week to the best of your ability. How did it feel?*

## LESSON 7

### **It's easier to win**

Many studies have explored what motivates people to live as they do. We've already shown in this program that people are responsible for their personal lives, with the exception of an act of nature or government, catastrophe, or war that might intervene to change things, permanently or temporarily. In my early life I saw war in Sri Lanka before coming to the UK at 19 years old. Other people's lives have been changed by injury or illness. Most of us though have our health and our lives to live. Nightingale says that sometimes, that's a personal handicap. That it can take a person with a physical disability to show us the unlimited potential we have if we just learn to set goals for ourselves and stick with them until they're achieved. Sadly, many of us take the path of least resistance.

Baseball team owner Bill Veeck said, "I don't want the natural athlete; I want a guy who'll go after the hard ones". It's the people in this world willing to go after the hard ones who achieve greatness. They're motivated, motivated to give everything to achieve their goals.

Only about 5% of people achieve unusual success during their lives. These people earn more money, live in nicer neighbourhoods and in bigger, better homes. They might send their children to prestigious schools. Generally they have more of the good things in life. Since the rewards we receive in life must equal our service, it makes sense that they must also make a larger contribution to their communities than most people. They also tend to be more articulate, that is they can use language better than most. (I'll

tell you more about the power of language in *lesson 9*). Of course there are exceptions; I'm sure you can think of a very successful person who can barely string a sentence together. There's no doubt though that they have still achieved their success by serving the people.

We need to focus on the general rules not the exceptions, how most people end up in the top 5%. Nightingale is convinced of the importance of environment. He explains:

When a child is born, the odds are that he will not be born into this top 5%. And we know how important environment is. Let's assume the child is a boy. The child grows up accepting his environment, his world as it is. His environment shapes him. His speech is influenced by the speech of his family and peers and becomes the way he speaks. What he learns in school will likely have very little effect on him.

Our speech gives away our upbringing. And it's not just speech. The average young man, or young woman, grows up to mirror his or her environment. He thinks as they think. Everyone he loves is in that group. It's his group too, and unless something comes along to motivate him to go in a different direction, he'll become an indistinguishable part of that group.

It's natural. The group's goals become his goals. If their goals are relatively modest – a nice house on a nice street; a steady job of whatever kind; a steady income; a good partner and good kids – his goals are too. He could want so much more but his expectations are set low all of his life. He never gets out of low gear. You don't need to shift up a gear in our world that is so affluent and constantly moving forward in order to meet average standards.

He marries and when they have children his wife is the hardest working human being on Earth. She works 16 hours a day, seven days a week. She and many of her peers also work outside of the home. Neither she nor her partner know about the 5% and how you can join them.

No one, not a teacher or parent, ever said to her or any other young man or young woman that people can be put onto a socioeconomic ladder or pyramid with the top 5% at the top, and in most countries including

emerging economies, a large middle class below, divided into an upper middle class and a lower middle class. At the bottom of the pyramid you'll find the people who need to be helped by everyone else, perhaps because they are too old or unwell to help themselves.

This pyramid makes it very clear that we all have options. We have the freedom to choose to live and work in virtually any layer of that pyramid. The higher up the pyramid you go, the better life is. Of course it takes more effort to climb higher than it does to settle in the lower layers, you don't have to learn as much or work as hard.

No parent or teacher told them where their family is on that pyramid and what life is like there. If every young person was shown that pyramid when they're about 12 or 13, if it was explained to them that they have the option to live where they want on that pyramid, how wonderful would that be? This program is for those of you who want to be in the top 5%. It tells you a lot of what you need to know to get into and stay in the top 5%. Getting into the top 5% may be your goal but know that there are as many ways to get there as there are people on Earth. Any route, any career will do, if you go about it the right way.

People have made their fortunes collecting rubbish – it's an essential service for any community – but to transform it into unusual success you have to approach it in a certain way. The young man and woman in the earlier anecdote because of the environment they grew up in, their conditioning, fall into the group **average world citizens**, because they live their lives in an average way. But they're not really average people, none of us are. With motivation they could be exceptional people and do exceptional things. They could give more to their communities and in return get far greater rewards if they knew what we're talking about in The Mindset program.

They're unlikely to ever come across Dr Brand Blanshard's advice about happiness. They'll not learn what happiness is and where it comes from. They're unlikely to ever really explore their potential, what they are uniquely qualified to do, what they most want to do, what will bring them the greatest joy. They're unlikely to ever learn that their rewards, all the



years of their lives, will be determined by the contribution they make, by their service to others. They're unlikely to understand why some people are paid thousands of pounds a week while others earn the minimum wage.

Some would say that this type of thinking stirs up discontent. Discontent is the greatest motivator of all. It's responsible for every advance made by humankind, from running water to delivery services. A little discontent can be a good thing, especially if it's directed at ourselves.

Our environment is a powerful influence on us. Belonging is incredibly important to us as a species. Young people need to be liked by their peers. They crave acceptance and esteem in the eyes of their fellow students, so they do what the others do, and everyone ends up acting just like everyone else. They dress the same, they talk the same, they find the same things funny. As Nightingale explains it, they "follow the follower".

They don't question whether the people they're following are going to lead them somewhere helpful. It's belonging to a group that matters but it's a trap that practically everybody falls into. Many adults are still caught in that trap. You can find men and women in their fifties and sixties still playing to the wrong crowd, still trying to be one of the gang.

In Arthur Miller's great play *Death of a Salesman* Willy Loman says: "The important thing is to be liked". Willy Loman never grew up, never discovered who he was. His story is a modern tragedy, the story of the masses. It's why so many young, healthy men and women are under the influence of unnecessary substances today. It's their rebellion against what they know is the intelligent thing to do.

When someone is unsure of their identity, they'll look for that identity in a larger group. Joining groups, all sorts of groups, is hugely popular because it gives people a label telling them what they are. Successful men and women belong to organisations too, but they don't need the organisation for identity. They know who and what they are. If the organisations didn't exist, they wouldn't feel lost, they'd still be successful, independent people.

Successful people follow their own paths. At some point all successful

people break away from the crowd, they set off on a path of their own. Striking out away from the crowd is the adult, intelligent thing to do. By setting out on their own path, they're not necessarily alone, they're still part of a group. But it's a necessarily smaller group, a group of like-minded people. Not everyone can follow them into that top 5%.

The ancient Romans had their circus for entertainment. Today we have Netflix. It's superior to the old Roman circus – it's convenient with seemingly infinite content and you can take it everywhere you go. You can be entertained anywhere and everywhere and anytime. There are great things you can watch on streaming services and selecting the things you're really interested in makes sense. But millions are glued to screens all day, they're mesmerised. When you think of what they could be doing with some of that time...

Once you've made it into that top 5% you'll see that, as you get older, life doesn't get less interesting, or become harder work. We can become more productive as we get older. And it's nice to grow older with the good things in life, it's certainly more comfortable. You can spend your winters in Florida or Dubai or somewhere else warm, and your summers in cooler climates and enjoy the good life. But, more important than these comforts, is being able to say that you gave it your best, and you're not finished yet. To be able to look at what you've achieved but still look forward to what more you can do.

You can win. There are creative forces up there with the top 5%. Creation is by law. Nothing is created or destroyed. It is awareness that gets us to the next level of creation. It's never too late. If you have a purpose, a worthy goal, and the motivation to reach the upper layers on the pyramid, you can get further in a few years than you would otherwise in a lifetime.

Arriving in the UK as a refugee at the age of 19 I was on the outside. It would have been easy to join the crowd, any crowd, to get a sense of belonging. I'd been forced to leave everything I knew and loved behind. But my future was too important to leave to chance, to trust to following others. My father had sent me off with £100 to forge a new life. I set my sights high: a professional qualification,

a respected career. Following the average person wouldn't get me there. Ultimately I found my group, my peers, my wife and business partner. Other people with goals and ambition. Set your sights on your goal, find the people that will lift you up and get you there.

Be honest with yourself. How often do you follow the crowd? Why? What barriers are there to you following your own path? Challenge yourself to strike out on your own path in at least one area of your life this week. Pre-empt what you'll find difficult in advance and you're more likely to be successful.

*This week I'm going to.....*

Do an audit of the people in your life. Which people have a positive impact and which a less positive one. Being aware of the need to resist some of the less positive influences can help you to stick to your goals for yourself and avoid following others. Can you spend more time with those who have a positive influence?

Positive influences	How I can get more from these people	Less positive influences	How I can manage their influence

## How much are you worth?

Like most humans, when I see something I did a few years ago, I invariably see ways I could improve it; I didn't see those possibilities 10 years ago, but I can see them today. It means I've grown, that I'm better, that I'm a more effective person today than I was 10 years ago. I'm worth more today, and if I continue, I'll be much better and worth a lot more 10 years from now.

Nightingale puts forward an interesting idea:

"Before the atomic age, chemistry professors used to say that a person's worth, from a strictly chemical standpoint, was about \$32 on the going market. In the atomic age scientists calculated that, if the electronic energy in the hydrogen atoms of your body could be utilised, you could supply all the electrical needs of a large, highly industrialised country for nearly a week. These scientists said that the atoms of your body contain a potential energy of more than eleven million kilo-watt hours per pound. The average person, by this estimate, was worth about \$85 billion. Moreover, the electrons and the atoms of your body are not just particles of matter, they're waves of living energy, and these waves ripple out and spread themselves in patterns of light, and as they move, they shine.

"If you stand in front of an infrared television camera in a completely dark room, the screen will show you from top to toe as a glistening, radiating, dreaming form. In short, you're a whole lot more than meets the casual eye. Add to all this the fact that to try to reproduce your mind mechanically

would cost many billions of dollars, and you begin to see yourself for what you really are – an amazing, infinitely valuable creature. You're unlike other any other human being who ever lived, or ever will live. You are unique."

He goes on to ask what you are selling all this for. All human beings are priceless, but the payments, tangible and intangible, you receive from life vary greatly. The point is for you to decide just what you're worth as a human being right now on the market, in today's society, and what you intend to be worth, say five years from now. In the last analysis, every person is in reality in business for himself or herself, and they're building their own lives, regardless of who happens to write their pay cheque.

Nightingale encourages us to think of ourselves as a business where you are the CEO. You're responsible for the success or failure of the business. You and your family are shareholders in the business that is you and it's your responsibility to see that the value of these shares increases over time. Your family has faith in you and it's your responsibility to live up to that.

Running a business is complex but Nightingale reduces running the business of you to four basic functions.

*Number 1:* finance;

2: production;

3: sales;

4: research.

Without proper financing there would be no production – you can't manufacture anything without money for machines and materials. Without production you'd have nothing to sell. Without sales you couldn't keep on producing and without research your business couldn't hope to keep ahead of the competition or the market.

If any one of these four functions isn't healthy, your business can't be healthy. An unhealthy business can't last long.

Finance, the money part of the business, is straightforward. Let's focus on

research, production and sales; the head, hands and legs of your company. The head handles research, the hands manage production, and the legs get sales. Cut off any one of these parts and the business can't survive. How many once large companies have now disappeared completely? Arcadia Group, Laker Airways, Wilko... I'm sure you can think of more. They all failed to keep these four, crucial functions in balance.

What about research in the business that is you? Research in a company should look for ways of improving its present products or services, production and sales and look to develop new products and services, new methods of production and new methods of marketing. All the while you have to maintain production to meet the demand of sales. You have to look to the future while meeting the needs of the present. How successfully you meet the challenges of both the present and the future will determine your progress and your growth.

Why do companies worry about growth even though they're doing well today? It's because nothing in the world stands still. Physics tells us that a body in motion tends to remain in motion until acted upon by an outside force. A growing company will tend to continue growing while a company which is shrinking will tend to continue shrinking until acted upon by an outside force.

Unless a company is growing, it's in danger. You're the CEO of your personal company and you need to know that the same law applies to you. Consider the next 10 years keeping in mind that few people predicted 10 years ago where we would be now.

When Earl Nightingale was writing in the mid-twentieth century the world was on the cusp of an economic explosion. The bulk of spending in more economically developed countries was to be on things, products and services over and above the necessities of life (food, shelter, clothing, transportation, medical care). Today that applies to less economically developed countries too. He correctly foresaw the consumer market doubling with spending worth hundreds of millions of dollars. Looking back, his predictions were conservative. He also foresaw massive expansion in building and research and development offering the individual incredible

opportunities; an unlimited future. Today unlimited growth is not seen as desirable or even possible (the World Bank has predicted the rate of growth will be 2.2% to 2030) but there are still great opportunities for those with the right attitude and clear goals. The next generation of consumers are interested in sustainability and the ethics of the companies they buy from. This is where your integrity comes in; the honest and principled business will win with Gen Z. Your attitude is essential. Will you be defeated by the more challenging climate or look for the opportunities to serve your community, to provide them with what they need and want? What will the growth of the metaverse mean for businesses by 2030? What opportunities does AI bring?

Much of what Nightingale wrote in the 1960s still applies today. He said:

“Our population, too, is getting a lot smarter. Educational advances during the past 30 years have been remarkable; during the next 30, they'll probably be amazing. The customer is getting smarter every day, and if we're going to continue to meet his or her demands, and sell him or her our products, we'd better get smarter every day too. The market will be characterised by diversity, not uniformity. It will also be dominated by taste, not necessity. There will be an increase in the quality, as well as the quantity, of consumer choices. There are many signs of the rising urge for the better things in life. Many millions of adults are interested in after-hour study programs, and this number is growing by millions each year.

“Each of us, as president and unquestioned manager of his own corporation, can decide what to do about these changes. We can either grow with it, or go backward. We cannot stand still, even if we'd like to. This gives us an opportunity to stand back and look at ourselves and our futures objectively, as an intelligent stranger might. Ask yourself, “How much am I worth, right now, today, as a corporation? What's my value today to myself, my family, my company? If I were an outside investor, a stranger, would I invest in this corporation?”

“A company growing at the rate of 10% a year will double in size in about eight years. What attention are you giving to the production of your personal corporation? Can you grow and improve as a person at least 10% year? Of course you can.



"I've seen reports from people who have exceeded their previous performance to an almost unbelievable extent: people in management and in production who multiplied their effectiveness many times; students who moved from failing grades to straight A's; people in sales who found they could, through the proper management of their abilities, minds and time, sell as much of their company's product in single month as they previously sold in an entire year. Think what that means; it means they were 12 times as effective. Getting back to the law of cause and effect, putting in 12 times as much service guarantees receiving eventually 12 times the reward.

He reminds us:

"If we do twice as much, we have to receive twice as much, and nothing on Earth can keep it from us. And the same thing applies if we triple our effectiveness. You and I know this; everyone should know it. But remember that 95% of people do not know this. Think of the advantage this gives us. It isn't that we want to take advantage of anyone, and we're not, but it dramatically demonstrates the truth of the saying: Knowledge is power."

The number of people who stop learning when they finish school or graduate from university is shocking. Apart from things they have to read for work like company manuals and policies they read very little of real value. I have never stopped learning: I have studied at London Business School, Harvard Business School, Oxford University and Stanford University in California. I've learned from mentors like Bob Proctor. I've read the ideas of Napoleon Hill, Wallace D. Wattles, Thomas Troward, and many others including Earl Nightingale whose ideas I'm sharing with you here. What I have learned has improved my life immeasurably. Continuing to learn is vital if you want to stay vital. There's so much to learn in the world, and school only touches on a fraction of it. One of the most important skills we can learn is how to get along with people. We can only do things, we can only win, through people, and that is a skill we can develop and hone throughout our lives. It isn't taught as a formal subject in school yet it's so much of how we socialise young people and expect them to work with their peers. The ideas in this program are seldom taught

whether at home or in school. Go through Regent's catalogue of programs carefully, and you can put together an ongoing education program for many years to come.

Tomorrow is a new day. All of us have the same, 24 hours, it's the great equaliser. Today start to think of ways you can begin to increase your effectiveness, raise your production. You know that you'll be rewarded. Each day you have a chance to write the story of your life. Don't worry about the past or missed opportunities, grab each day and commit to use it as best you can.

Wasting just one hour of productive time a day adds up to about 250 hours a year. That's 250 hours that the business that is you is shut down. What is your time worth an hour? Multiply that amount and count what you're wasting. Make more of that time, invest it in you.

Enjoy your life. Value the time that you have now – don't wait for something sometime in the future to make you happy. Your life, your time is precious. Every minute should be enjoyed, cherished, whether it's with friends or family, or doing something you love, or improving yourself. Our lives are all just minutes, hours and days added together. We've all been given the materials, it's up to us to what we build.

Nightingale asked us to imagine ourselves as a business, a company or corporation. You have an advantage over a corporation: it's far easier for you to change what you do. Have you been looking after the vital functions of your business: finance, production, sales, research? Do you know where your industry and your career is going? Can you go about your work better? More efficiently? How about how you sell yourself to others? Are your interactions with your colleagues, your family, your neighbours great? If your career is in sales, can you see more people every day, or improve the effectiveness of every contact? Making one extra call a day adds up to 250 calls a year. How many sales might that be? That's the difference between being average, or above average, the difference between being good or great.

This new, active approach to life brings peace to our minds, absolute security to our future, great new stature as human beings. In this world we

can look toward reaching full maturity. With this attitude toward life, we need never for a moment concern ourselves with its outcome; it will begin to become successful tomorrow, and will pour abundance upon us for the rest of our years.”

This lesson challenged you to commit one hour a day to improving yourself. You're more likely to be successful and build the habit if you make a clear commitment. Commit to an hour each day this week.

	Time	What I'm going to do in the hour	Completed: Yes/No
<i>Day 1</i>			
<i>Day 2</i>			
<i>Day 3</i>			
<i>Day 4</i>			
<i>Day 5</i>			

**Reflection:**

*Did you spend an hour a day improving yourself? If yes, what helped you to stick to it, if no what was the problem? How can you achieve five hours of self-improvement next week and the week after?*

## Let's talk about money

For some, money is an unmentionable subject. But we need to talk about it. Men and women have worried about money since the first coin was made in Asia Minor nearly 3000 years ago. You could say that money is like our health, that we only worry about it when we don't have it. The purpose of this lesson is to get back to basics, to allow us to talk about money, to remind ourselves what money is, how much of it is enough, and how to earn the amount of money you need to live the way you want to live, now and in the future.

The money goal that I want to share with you is one related to my business, Regent Group. The goal that I'm diligently working towards today is for Regent Group to be a British unicorn by 2030. That means that by 2030 Regent Group will be valued at \$1 billion. This is not an easy goal to reach – as we've said before, nothing worth having in life is easy to achieve – but one I'm working towards, visualising, focusing on each and every day. Your goal will be different (you and I are different people after all) but the principles are the same.

Nightingale has some helpful advice:

"To begin, let's get rid of the old myth once and for all that money is bad or unimportant. It is not bad, and it is important, it's vitally important; it's just as important as the food and clothes it buys, the shelter it affords, the education it provides, and the doctor's bills it pays. Money is important to

any person living in a civilised society. To say that it's not as important as other things is absurd; nothing can replace money in the areas in which money works, and that's all there is to it.

“What is money? Money is the harvest of our production. What that means is that money is what we receive for what we produce and the service we provide as people. We can use that money to obtain what others have produced and their services. We can often see how much we have produced and the service we've given by counting the money we receive. People say that money can't buy happiness and they're right. But having money has brought more happiness than poverty has. It's the things that money allows us that are important: a warm, safe home; well-fed children; birthday presents and a university or college education; it's holidays abroad; it's being able to help people who are less fortunate or causes that matter to us. Amassing a lot of wealth isn't important; but money is important in that it's the only reward which is completely negotiable and that everyone can use.

“Look at it this way: diamonds are more valuable than coal, even though they're essentially the same thing – carbon. Just as carbon can either be a lump of coal or one of the world's most valuable gems, a human being can be of lesser or greater value to the world. Try to remember this formula: the amount of money we receive is in direct relation to the demand for the work we do, how well we do it and how hard it is to replace us.

A highly skilled person will be paid more than someone who is not highly skilled and so can be easily replaced. The highly skilled person is not better than the less skilled person: our worth as human beings is not measured like that. This lesson is about money, nothing else. A cleaner is just as important a human being as a brain surgeon, but the amount of money the cleaner earns will be proportionate to the demand for their work, how well they do it and how easy it is to replace them. A person can be trained to clean a building in a short time so replacing a cleaner isn't difficult. A brain surgeon spends years learning his or her profession, sacrificing evenings and weekends and family time, making huge personal sacrifices and building up large student debts. The brain surgeon can't be replaced so easily. As a result, in the UK, the surgeon might earn as much money

in one month as a cleaner earns in six. In some countries the difference between the cleaner and the surgeon's earnings might be even greater.

These examples show the connection between income and supply and demand. In most industries there are few limitations. Someone's salary will be in exact proportion to the demand for what they do, how well they do it and how hard it is to replace them. The idea of getting something for nothing is ridiculous and won't work. A top striker in football will earn a fortune each year. You might say that playing football serves no useful purpose, but the demand exists, people want their team to win. It's the same with actors; their earnings per movie reflect the demand for what he or she does.

Luck has nothing to do with success but preparation does. Nightingale says that luck is what happens when preparedness meets opportunity. A great opportunity will only make the unprepared, the unqualified, appear ridiculous. Opportunities are all around us. Whether we spot them or not depends largely on how well prepared we are.

Look at yourself and honestly assess how you measure up. Are you qualified for the income that you want? Just as you can't achieve the figure you want without the right diet and exercise, you can't achieve the income you want without the right preparation. To most of the world's population, the average person living in the UK or USA is already rich. Working people in the UK and USA have a home, a car, computer, TV, savings account, debts. It's true that many people are feeling squeezed with higher fuel costs and inflation but still, in terms of money, we are already rich.

You might feel though that you don't have enough. You need to know how much money you want. What amount do you need to live the way you want to live, to follow the dreams you have? Most people overestimate the amount of money they want but then settle for less than they could earn if they went about it differently. The world will pay you what you earn, not what you idly wish for, and not a penny more. Remember *lesson 4* about service. Your rewards will always be equal to your service so if you want to increase your income, you must find ways to increase your service.

Service comes from you, from your mind, your abilities and your energy.

All of us can be stronger than we are. Whether we start weak or strong, we can grow. It's about effort. It's the same with money: people who do no more than they're being paid for will rarely be paid for more than they're doing. A lot has been written recently about quiet quitting, doing just the bare minimum required in your job and no more. That's fine but this attitude tends to keep people at the bottom of the economic pile. They don't understand that to receive a higher income we need to grow in value as people. By standing still in our work, we never earn the rewards or the feeling of accomplishment, or personal satisfaction that comes from achievement.

There are two things that you need to do.

First, decide how much money you really want. This has to be an exact amount, not a vague idea.

Second, having decided on the amount, you should forget the money and concentrate on improving what you do right now. Your aim is to see how you can grow, so you can grow in skill and ability and application to be the person who will naturally earn that income. Once you're qualified for the salary you want to earn, you will start earning it. And, as you're more skilled and more able, you'll find it's actually no more difficult than how you're working now.

When you ask yourself how much money you're willing to earn, remember that the amount you earn will be in exact proportion to your skills, the demand for what you do and the difficulty of replacing you.

There are three amounts of money you need to decide upon:

1. Your annual income now or in the near future
2. The amount of money you want in a savings account or in investments and
3. The amount of money you want as an income when you've retired, if you ever intend to retire or not.

Most people don't decide on these three amounts of money. Please be different. Decide on these three amounts. Write them down and carry them with you on a card or on a tablet or your phone. Review these three



numbers regularly. By doing so you'll have put yourself on the path of the top 5%. You'll have a plan for your future, you'll know where you're going, and if you're serious about it, you'll get there. When people set goals they achieve them. The mistake most people make is not setting goals in the first place. Too many people leave it to chance only to find that chance doesn't work and it's too late.

Nightingale estimates that only 5% of people decide on the money they'll earn, and then grow as persons into the size of the incomes they want.

There are two main approaches to money that people take. Most people cut back on what they want to fit their incomes. With the current pressures on household bills more and more people are taking this approach. A far smaller number of people instead make their incomes fit their wants. Which is the right option for you? You have to decide. Ben Franklin gave us the secret to wealth when he said, "The road to wealth lies in augmenting our needs, or diminishing our wants; either will do." He was right, but the quickest way to wealth is to do both.

When I found myself squeezed financially in the year 2000, when the salary from my good professional job didn't match my needs, I looked for what I could do to fill the gap. I started tutoring at £20 an hour. It balanced the books. I'd taken the approach to my financial problem that a minority take.

When you wrote down the annual salary you want to earn, you should know whether it's average for the work you're in. It's likely that the figure you decided is above average, perhaps quite a bit above average. Ask yourself who in your line of work is earning that kind of money. If you know who, do you have a good idea of what you have to do in order to earn that sum? This is exactly how men and women move up the ranks into positions of top authority with the salaries to match.

Whatever industry you're in, it needs new leaders, men and women who will lead in the years ahead. There will always be demand for dedicated, able people who can learn to lead and to lead others as well.

People rise to leadership positions from all sorts of starting points. The job you do now isn't what counts, it's you, it's the person that matters. It's

not your present circumstances, but the circumstances you make up your mind to achieve that matter. You are the only limit on your income. You can achieve the income you decided upon within the framework of your present industry or profession, where you already have a start, knowledge, and skills. If you want to change, that income can be found elsewhere too. All you need is the plan, the roadmap and the courage to persevere, knowing that there will be challenges, but also that your persistence and determination will get you there.

Keeping the income that you want to earn in mind, everyday spend time thinking of ways in which you can increase your service. You know that if you increase your service the income will follow. If the money you want to earn is more than your current pay you need to find ways of increasing your service until you've closed the gap. Even better try to go further, to do more. Look at your goal card whether it's physical or digital with the three amounts written on it. Those three financial goals show you have faith in yourself. You'll find that you start to become what others call lucky: you'll come up with more ideas; your instincts will improve; you'll take more interest in your work and your company; you'll see opportunities you've never spotted before. You may feel like a different person. You won't compare yourself with others and how they're doing their jobs but focus on how you do yours. And you'll start to inspire your colleagues to do their jobs better.

Nightingale advises:

“Have faith in yourself, and the quiet, firm inner knowledge that you can and will accomplish your goals. Know that the answers you seek will come to you in their own time if you only keep looking for them. Above all, realise that money cannot be sought directly; money, like happiness, is effect. It's the result of a cause, and the cause is valuable service. Keep money in its proper place – it's a servant, nothing more. It's a tool with which we can live better, see more of the world, give our children the education they need and a good start in life. It's the means for a happy, carefree retirement in later years. Money is necessary to modern life, but keep it in its place. You need only so much food to enjoy good health, you really need only so much money to live comfortably, securely and well.

“Too much emphasis on money reverses the whole picture; you then become the servant, and the money the master. As someone once put it, it’s good to have money and the things money can buy, but it’s good too, to check up once in a while to make sure that you haven’t lost the things that money can’t buy. Every person should know happiness in his or her work and home, and prosperity. These things can and should be yours.

“Review this lesson as often as you can during the next week. Picture your plans firmly in your mind and relax. Keep cool and calm, be as serene as you possibly can be; you have nothing to worry about. Right now you may have no idea at all how the additional income you seek is going to come to you, nor how you’re going to save the amount you want in a savings account, or how you can possibly arrange for the retirement income you’ve decided on. That isn’t important: remember, the only really important thing is that you know what you want. If you do, you will become – you must become – what you think about.

“Be realistic about your financial goals; as you reach them, you can then set higher goals. Trying to jump too far and too soon can often result in confusion, tension, worry. Take your growth in sensible, logical steps, remembering that the big thing is that you know what you want, and that you realise your rewards will match your service. That is, that you must devise ways and means of actually becoming a person who is worth the amount of money you’ve established for yourself.

“Now, a person may be worth more than he or she is getting for a while, but the two will match up, they have to. In fact, unless a person is worth more than he or she is receiving, well, they can’t move ahead; they’re receiving all they’re worth. And it all gets back to the great law that controls everything in the universe: cause and effect. A cause must precede the effect, or the effect cannot occur. This is why people who try to get something for nothing are only fooling themselves, and earning the disillusionment and frustration they must one day reap. You can have what you want; you need only make up your mind.”

There are three amounts of money you need to decide upon. These need to be specific amounts. Write them in the table below.

<i>Your annual income now or in the near future</i>	<i>£/year</i>
<i>The amount of money you want in a savings account or in investments</i>	<i>£</i>
<i>Your income after retirement</i>	<i>£/year</i>

What actions can you take to get you closer to the annual income you want? Draw up a list.

## One thing you can't hide

I'm sure you've heard the phrase "knowledge is power". And it is. We learn how to live successfully through knowledge. And knowledge is available to everyone. We all start life ignorant: we're born without knowledge. The extent to which a person remains ignorant will determine his or her place in the world. Anyone who stays ignorant only has themselves to blame. Remember the idea from *lesson 7* of our society as a pyramid. An ignorant person is more likely to be at the lowest levels of that pyramid. The majority of people are in the bottom, larger layers of the pyramid and the higher you go, the smaller the numbers of people. At the very top you'll find the world's most brilliant people. We may not all be able to reach the peak, but we can control where we sit between the very top and the very bottom.

You can get into the top 5% and live well and successfully. It's not about being "over" anyone, it's just being ambitious and refusing to settle for anything less than living the best we can. The higher you climb up a pyramid, the further you can see, the fresher the air and the less crowded it is. As you climb, you help others to climb too.

Knowledge will help you climb that pyramid. To an extent, the more you know, the higher you can reach. But where to begin? No one can know everything and human knowledge is growing, growing far too fast for any human to keep up. So where to start? Start with the study of your language, and then move on to your general area of interest. Two steps to take you further up that pyramid. First, language, in the case of this lesson: English.

Our ability to use language effectively came up in *lesson 7*. Too few people realise that our ability to use language determines our place on the pyramid and influences the amount of money we'll earn.

The management guru, Peter Drucker, was clear about the importance of communication and clarity of message. If you don't have the vocabulary or linguistic skill to get across what you want to say, you'll struggle to make yourself understood.

A broad vocabulary helps you to communicate more accurately, allowing you to select the most appropriate word and put across your precise meaning. It also allows you to be more concise, subtle and even diplomatic. Because you can express your ideas and be understood, it builds your self-confidence.

Understanding language is key to learning everything else. Millions of people are being held back because they haven't mastered their own language, they can't make it work for them. Language determines the extent of our knowledge. You need language to be able to grasp new concepts and ideas. You need language to be able to express those ideas. Our ability to translate our thoughts and ideas into words in a powerful and effective way is inextricably linked to our growth in the world of business or any other organisation.

So improve your vocabulary. Read widely, read things that challenge you. Note unfamiliar vocabulary. Learn it and use it – make it yours.

How would you rate your use of language? If you rated yourself fair, get a good book on English and study it. If you rated yourself as poor, take an online or night course in English; many excellent courses are available. More people speak English now than any other language on the planet, with Mandarin and Hindi not far behind. English literature, from Shakespeare to Hemingway, is arguably the richest and most extensive on Earth. So when you're studying English, you're studying one of the world's greatest and most interesting subjects.

If you think you don't have time, Louis Shores, the librarian who promoted the library as the centre of all learning said it only takes 15 minutes a day.

He said: "Each of us must find his own 15 minute period each day for reading; it's better if it's regular. The only requirement is the will to read; with it you can find 15 minutes no matter how busy your day. That means you will read half a book a week, two books a month, 20 a year, and one thousand in a reading lifetime. It's an easy way to become well-read, and it takes just 15 minutes a day."

So you're improving your mastery of language. What about your general interest? We all have something we're more interested in than anything else. It's true whatever you do for a living. Reading to increase your knowledge in this area is for profit and pleasure.

Nightingale shares an anecdote to illustrate:

"A woman once said that it was her ambition to write poetry. The story goes that, when asked how long she'd been studying poetry and what kind of collection of published poetry she had, she said she didn't have a single book on poetry and had never read it as a study. I mention this because it's so often the case: people will say they want to do particular thing, but a bit of questioning quickly reveals that it's a whim, not a real and important goal."

If you have a goal, read around the subject, learn about it. If you don't it's just a whim and you won't achieve it.

For many years I've been passionate about understanding how people can succeed, how we can be better and do better. I've devoted hours to reading work by Napoleon Hill, Wallace D. Wattles, Thomas Troward, and many others including Earl Nightingale whose wisdom I'm sharing here. I was a qualified chartered accountant but wanted to learn more. I studied at London Business School, Harvard Business School, Oxford University and Stanford University in California. I share some of the things I've learned in my books and courses. But I'm not finished. I will keep on learning. There's always something more.

A good personal library is essential (it doesn't need to be a physical library anymore). A library with good books and a dozen or so excellent online

programs. Online programs are great value for learning. Audio lessons are effortless yet effective. Learning by listening to the human voice is how you learned almost everything you know. Often we only read a book once, but online lessons can be listened to over and over weeks, months, even years later. You can listen to them while you're doing something else: getting ready in the morning or on your way to work whether it's in the car or on the train. You can share it with others by listening at home. If you don't have a good library you're missing the joy of learning the things that you want to learn. Books are an investment that rewards you with ideas, knowledge, pleasure and financial reward.

Books can transport us into the past, to learn from the ideas, successes and mistakes of men and women who came before us. They can teach us almost anything. If you live without trying to expand your knowledge, you're shutting yourself off from so much in life. The world is moving so fast, faster than ever before. We need to keep up, to grow or we'll fall by the wayside. Learning will help you reach your goals and, along the way, help you enjoy living. Reading and learning opens your eyes.

Don't think that your education, or lack of it, is a barrier to achieving your goals. If you know where you're going and you're determined to get there, you'll make the grade. If a particular qualification is necessary for you to achieve the goal, you will get it. Persistence and determination will get you there.

*Let's recap.*

Knowledge is power; the more knowledge, the more power we have over our lives and our futures. Society is like a pyramid made up of layers, a wide base and narrowing at the top. Pick the place on the pyramid you want to get to and start climbing. Since you can't know everything start with language, and next, your general area of interest.

Language is the one thing we cannot hide except by silence. Improve your language to the point where it can do the job you want it to do for you. To a surprising extent, our ability to use our language and the extent of our vocabulary will determine our income and our future.



Spend at least 15 minutes every day reading something that will stretch your mind. Once stretched by a new idea your mind can never return to its original dimensions; a chicken can't go back into the egg. Make an effort to grow your vocabulary.

And finally, remember that graduating from school or university is just the beginning, don't stop learning! Wisdom will bring you kindness, patience, love, understanding, and success as a person. Never stop.

If you rate your use of your language as fair or poor, commit to improving it. Note what you will do below.

Action	By (date)	Completed

*What is your area of specialism?*

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*What will you do to build your knowledge expertise in that area?*

Action	By (date)	Completed

## Today's greatest adventure

In these lessons we've defined success as the progressive realisation of a worthy goal. The purpose of this lesson is to tell you how you can keep achieving your goals, one after another, year after year.

If you've set a worthy goal, it's normal that sometimes it can seem out of reach, that it feels like you're getting no closer. It's natural to lose heart. It might feel like you'll never make it. Slipping back into your old habits is tempting – they're familiar, it's easy – even if you know they won't get you anywhere. There is a way to beat that feeling, an approach that many of the world's most successful people use and many great thinkers advocate. The approach is to live successfully, but one day at a time. Stoicism, the Ancient Greek and Roman philosophy that was popular from around 300 BC to the third century AD, recommends taking life one day at a time. It's a philosophy that's become popular again recently in Silicon Valley.

Let me explain the principle. Your life and mine is made up of days put together into weeks, months and years. Rather than trying to look at the overwhelming whole – your life – or even a year, reduce your focus to a day, a single day. Now break it down even further into the tasks of that day. A successful life is lots of successful days strung together. No worthy goal can take a day to reach, it's going to take you many days to reach that goal. To get there as quickly as possible you must make every day count.

Approach each day as a building block that you're using to build the tower of your life. A bricklayer can only lay one brick at a time and you can

live only one day at a time. How you place the bricks will determine the beauty and strength of your tower. Place each brick right and the tower will be a success. But if your placement is careless, the whole tower will be unstable. This might sound simplistic, but it's a helpful way of looking at life.

Take life one day at a time, keeping your goal in mind. Every day is made up of tasks of all kinds. How successful the day is depends on how well you complete most of these tasks. If, at the end of the day, you can look back and think that you completed the tasks to the best of your ability, the day is a success. You can sleep well.

Each day do all that can be done that day. There's no need to overwork or to charge blindly forwards trying to do as many things as possible in the shortest time. Don't try to take on tomorrow's or next week's work. The number of things you do is less important than the quality, the efficiency of each. By focusing on completing the day's tasks as well as you can, you'll find that you become more efficient, that you do more.

Success is a habit for successful people. To get into the habit of success, you only need to succeed in the small tasks of each day. These add up to a successful day. Manage enough successful days and you have a successful week, month, year and lifetime. Success is not a matter of luck. Anyone can achieve it by following this plan, focusing on having one successful day at a time, keeping your goal in mind. Before you know it, you'll have reached your goal.

Think of anything you've achieved or anyone has achieved – an athlete or academic or writer or business person will work – and you'll see that success is not down to any one day, week, or month. It's the result of the consistent, successive succession of single days. It's the same way a skyscraper is built one day at a time, with each day made up of a series of successful tasks.

To reach your goal you need to do two things.

1: keep your eye on that goal; and

2: continue to grow in competence and effectiveness.

Don't get impatient. Don't get distracted by the hundreds of little things that threaten to take you off course each day. Ignore them. Stay steadily on track. Concentrate on each task and complete it as successfully as you can.

If you perform each task successfully, or at least if you complete the great majority of them successfully, your life has to be successful, there's no other option. The men and women who get ahead are the ones who are clear about what they want to be, who know what they can become and who are determined to get there.

People become what they make up their minds to become. Have you outgrown your current job? If it's obvious to you that you have, it's obvious to others. People earn promotions by outgrowing their jobs and deciding what bigger and better job or income they want next. They do it by taking one day at a time, one task at a time each day.

But how do we separate the important tasks from the unimportant ones? Nightingale tells the story of a single idea which a man was paid \$25,000 for in the 1930s. That's the equivalent of more than \$400,000 today.

The story goes that the president of a big steel company granted an interview to an efficiency expert named Ivy Lee. Lee was telling his prospective client how he could help him do a better job at managing the company when the president said something to the effect that he wasn't at present managing as well as he knew how. He went on to tell Lee that what was needed wasn't more knowing but a lot more doing. He said: "We know what we should be doing. Now if you can show us a better way of getting it done, I'll listen to you and pay you anything within reason you ask." Well, Lee then said he could give him something in 20 minutes that would increase his efficiency by at least 50%. He then handed the executive a blank sheet of paper and said, "Write down on this paper the six most important things you have to do tomorrow." Well, the executive thought about it and did as requested; it took him about three or four minutes. Then Lee said, "Now number those items in the order of their importance to you or to the company. Well, it took about another three or four or five minutes, and then Lee said, "Now put the paper in your pocket, and first thing tomorrow morning, take it out and look at item number one.

Don't look at the others, just number one, and start working on it and if you can, stay with it until it's completed. Then take item number two the same way; then number three and so on till you have to quit for the day. Don't worry if you've only finished one or two, the others can wait. If you can't finish them all by this method, you could not have finished them with any other method, and without some system you'd probably take 10 times as long to finish them and might not even have finished them in the order of their importance."

"Do this every working day", Lee went on, "After you've convinced yourself of the value of this system, have your staff try it. Try it as long as you like, and then send me your cheque for whatever you think the idea's worth." The entire interview hadn't taken more than a half hour. In a few weeks, the story has it that the company president sent Ivy Lee a cheque for \$25,000 with a letter saying the lesson was the most profitable he'd ever learned in his life. And it was later said that in five years this was the plan that was largely responsible for turning what was then a little-known steel company into one of the biggest independent steel producers in the world."

Lee's advice was to take things one at a time in the right order; to stick with one task until it's successfully completed before moving on to the next; to take life one day at a time.

Try Lee's advice for the next seven days. Tonight, write down the six most important things you have to do, then number them in the order of their importance. Tomorrow morning start working on number one and don't move on until it's successfully completed. Only then start work on number two, and so on. When you've completed all six tasks successfully, repeat the process. You'll be surprised and pleased at the order it brings into your work and how quickly you complete the things that need doing in the order of their importance.

This technique stops you going round in circles or wondering what to do next. Take it one day at a time. You don't need to worry about tomorrow or next week or next month. One day a time managed successfully will take you over every hurdle, solve every problem. Knowing that successful tasks make successful days, which in turn build a successful life you can relax.

Too often students worry about passing. They focus on the end of the year, worrying about everything they'll have to do. This approach means they focus on the small steps day after day that will earn them excellent grades.

Nightingale shares:

"The Harvard teacher and psychologist William James said: "Let not students worry about the success of their efforts. If they will do each day as best they can the work which is before them, they will wake up one day to find themselves among the competent people of their generation." Lee's plan works for everybody. It removes doubt and worry and gives order to our lives. All any of us needs to do is face each day as it comes in good cheer, knowing that we have only to succeed today to move on to our future. In this way we'll move steadily ahead, growing more competent, more confident with the passing of every day.

"Others may seem to suddenly shoot up faster and possibly fall much farther, and operate in spurts and dips, but it's to the steady that the rewards are eventually paid. St. Edmund of Canterbury was right when he said, "Work as though you would live forever, but live as though you would die tomorrow."

Beside my desk, I have glued to the wall a great saying by Ernest Hemmingway. He said, "Write as well as you can and finish what you start". It reminds me that achieving outstanding success is completely within our individual control as long as you have a goal to work towards. We simply need to do certain things a certain way every day.

Nightingale confirms it:

"There's no valid reason on Earth why you shouldn't become really successful in your field, your home life, and your community. Remember that everything in the entire limitless universe operates on the law of cause and effect. There are NO exceptions to this; nothing happens by accident. For every result there's a cause. You have only to take care of the cause – the effect will always, without exception, take care of itself. Good cause, good effect. No cause, no effect. Bad cause, bad effect. It's as reliable as the rising of the sun.

This business of living one day at a time the best we can has an almost unbelievable cumulative effect for good, for success, and the things we want. Sometimes when we see a bricklayer starting on a building and putting the first brick in place, we're struck by the size of the job he has ahead of him. But one day, almost before we realise it, he's finished. All the thousands of bricks are in place, each one vital to the very structure, each one sharing its portion of the load; and so should be the days of human life, and we'll be proud and happy with the finished product."

I have set ambitious goals for Regent Group. By 2030 Tharshiny, my wife and business partner and I will be joint CEOs of a British unicorn – a private company valued at \$1bn. We will also have opened a state-of-the-art new British university with an emphasis on a mindset shift to unleash human Natural Intelligence™. We also set out our goals to setup universities in the EU, UAE, Asia and USA. Regent Group will be a leading global technology-enabled education provider fuelled by the metaverse and Web 3.0. How do I approach such huge goals? One day at a time, one task at a time, the most important tasks first.

As soon as this lesson ends, write down the six most important things you have to do tomorrow. Then number them in order of importance. Tomorrow morning, start work on number one and don't move on to another task until it's completed. Try not to get side-tracked by people or things in successfully accomplishing each task of your day.



**For the next seven days, try the \$25,000 idea in your life.**

Write the six most important things you have to do in the table below and number them in order of importance. Tomorrow start work on number 1 and only when it's completed move on to 2. Keep working through the list until all six tasks are complete (it might take all week – that's ok). Only then write a new list of six tasks.

Importance	Task

## Become a true leader

Every business or organisation, big or small, needs a leader. They have committees, chains of command divisions, but the overall company and each division must have strong leadership if it's to be successful.

You can't "raise" morale in an organisation, yes you can improve how motivated and positive people feel about their work and the business. But it doesn't rise from the bottom, it comes from the top. The attitudes of the staff in any organisation always reflect the attitude of the leader. Ultimately that leader is just one person: a Richard Branson or a Rosalind Brewer.

When they aren't doing as well as they should, even the largest and oldest companies with thousands and thousands of employees and hundreds of senior managers will find one person and appoint him or her into a position of ultimate authority. The whole company, the board of directors, shareholders will look to this one person to lead the company to success.

Wherever you find a successful going concern, whether it's an online business or a chain of supermarkets, or a one-off shop or small business or even a well-organised home, you'll find an outstanding leader behind its success. They are the most valuable person in their organisation and society. In industry, these leaders make the wheels turn and the whole economy work. Together these leaders are responsible for the wealth of nations. They employ millions of people. These leaders are the world's dreamers and planners. The clock is something that other people watch.

These people work early and late. Even when they're not working, they're thinking and planning.

In the US during the Great Depression in the 1930s, millions of people were unemployed. We've experienced global recessions in the 1970s, 80s, 90s and most recently in 2009, thankfully not on the same scale but the example of the Great Depression is still useful. Employers often heard: "I'll do anything; just give me a job." Millions were unemployed. Thousands of businesses went bust and long queues of people stood outside employment offices waiting for any kind of work. Steinbeck's novel *The Grapes of Wrath* tells the story of that time, and the thousands of people who migrated to California looking for work. Nightingale shares a story about a man in Long Beach, California, who found work where it seemed there was none.

"This man realised that the businesses were just as anxious to succeed as the people looking for work were. The owners and managers of these businesses were worried about the economic downturn and were looking for someone to come to their rescue, the person who would somehow show up and solve their business problems. But all they heard were people asking for work saying: "I'll do anything." These people were asking for a place in a company that was very likely teetering on the brink of financial ruin itself. Employers started putting up signs saying: "No help wanted". This kept the hordes of desperate unemployed away, but it also hurt business.

"Well this person decided to become a part of the solution instead of part of the problem, and his method was simple. He chose the kind of business he would like to work in and where he could build a career. He then found out all he could about that particular business. He talked to other people in the same line of work. He listened to their problems and what they felt was challenging in their industry. He talked for hours, asking questions about what they thought would improve things and so on. He went to the library and read everything he could find on that industry and then he began to think of ways to improve this business.

"When he was ready and finally went in to the company he wanted to work for, instead of asking for a job he said something like this: "I believe

I know several ways in which your business can be greatly increased, and I'd like to talk to you about them." There he was, selling the one thing on Earth that his prospect was most interested in. Because he had learned a good deal about the business he could talk about it intelligently. He took a positive attitude, expressed a willingness to pitch in and help put the business on a sound footing. He got the job.

"Millions of people out of work and asking for jobs but one man who found a way to be of help. What had he done? Well, first he specialised. He chose one line of work and decided that was where his future was going to be. Now he had to prove himself, and he did.

"The jack-of-all-trades and master of none suffered during the Depression. People who know what they were doing and where they were going sailed through those Depression years just like a large ship sails through a storm. Thousands of businesses actually grew larger and prospered during the Depression." Walt Disney, Hewlett Packard, Revlon and United Airlines were all established in the US during the Great Depression.

So how to apply this anecdote to you and your goals? The best way to develop job security is to specialise, to become outstanding at your line of work. Look at it this way: regardless of economic ups and downs, the industry which you work in will continue to operate; it won't shut down completely. Even in this age of accelerating change, even with unimagined crises like Covid-19, most industries persist. How they trade may change – the department stores that now only sell online for example. This is why I encouraged you to think about how your job would be done in the future in *lesson 2*. As long as you're in the top 5% of people in your industry, you'll always be in demand, you'll be wanted and needed.

The man or woman who becomes truly outstanding at what he or she does has the world at their feet. He or she has confidence and peace of mind, is quietly aware of his or her ability and knowledge. He or she is at the top.

Ask yourself whether you are such a person right now. Deep down inside, you know the answer. If you said yes, then you're a member of one of the smallest and most elite groups on Earth. But if you answered no, you can

turn it into a yes in a surprisingly short time. The first step is to make one very big and important decision. Most people never make this decision and it holds them back from ever really getting on course or clarifying his or her goals. If you make the decision I'm now going to recommend, you can take a deep breath, focus firmly on your target and go to work relaxed, safe in the knowledge that the success you want will surely be yours. The decision is simple: decide to be vital to the success of your business or industry.

The great steel magnate Andrew Carnegie said the formula for success was to put all your eggs in one basket, and then watch that basket. Think about who gets made redundant during an economic slump. It's the same idea behind what gets thrown overboard when a ship is in danger of sinking; anything that isn't absolutely essential to the operation of the ship and the safety of its passengers is jettisoned. The same principle applies to a business or any other organisation. A corporation's aim is to stay in business forever. As long as it's in business it can deliver the product or service, protect the investment of its investors and provide jobs for staff who are essential to its operation.

Management must protect the firm and the people who depend upon it, in the same way as a captain must do everything in his power to keep the ship afloat. To make sure that you won't be jettisoned in a recession, make sure that you are a vital part of the business or organisation you work in. People who do the minimum, who say they won't do any more than they're paid to do, the quiet quitters we've heard about, must expect to be let go when times get tough. Gallup data suggests that a majority of workers are still quiet quitting. According to the State of the Global Workplace 2023 Report, nearly six in 10 global employees are psychologically disengaged from their organisation, even if they're putting in their contracted hours. In that context, making yourself indispensable to your organisation isn't as difficult as it once was.

In a downturn staff are laid off to preserve the company in the long term. To go back to the ship analogy, you have to decide whether you want to be cargo that can be thrown overboard when the ship is in trouble or an essential member of the crew.

Nightingale claimed that millions of people suffer from a condition called panophobia, literally fear of everything. He explained:

“It’s an uneasy feeling; a feeling of insecurity that generally manifests itself as sort of a lump of fear that settles right behind the belt buckle, especially on Sunday evenings and on Monday mornings. There’s nothing you can put your finger on, it’s just an apprehension, a foreboding. And this extremely unpleasant feeling tends to result from the unspoken but realised fact that we’re getting credit for more than we’re actually doing, that we’re doing less than we could be doing. It’s the perfectly natural and normal understanding deep within each of us, that there’s something basically wrong about getting praise that’s not earned; or if you’re an employee, being paid for something you’re not doing as well as you possibly can.

“If we have panophobia, running doesn’t do any good. It follows us on holiday and around the house and at the weekends. It’s inside us, and no matter how fast the plane we board is or how exciting the television program we’re watching is, soon we’re aware of it again. The cure for this feeling is to throw ourselves into our work. Decide to be worth more than you’re being paid. This is the only way we can grow. It’s overbalancing the scales of the service we give, knowing that our reward must follow as a natural result. Most of us are happiest and most satisfied when we’ve completed a difficult job successfully.”

Earlier I spoke about the importance of leaders. Don’t be put off by the word. A leader isn’t just the president of a country or the CEO of a huge corporation. A leader is anyone who can help and lead others. It’s the parent who guides their children conscientiously, the student who studies to learn, not just to get the grade. It’s the man or woman whose small business continues to grow. It’s the employee who knows that you get most out of a job by giving effort and dedication to the firm that pays your wages.

Anyone who realises the importance of becoming a bigger and better person with the passing of every day is a leader. A leader takes responsibility. They are a planner, a thinker, a doer. We can all become leaders in our own areas of work. It’s not difficult. Focus on your goal, visualise it fully, enjoy the idea of achieving it and set out towards it with determination.

I'm the leader of Regent Group with my wife Tharshiny. I started as a chartered accountant and Tharshiny as a graduate in Computer Sciences. We weren't experts in education yet we now manage a global organisation offering education from kindergarten to sixth form, higher education and beyond, as well as courses, online micro-credentials and transformational programmes in the UK and overseas. We're now working towards launching a new UK university Regent Hill with degree-awarding powers. At each step we've needed vision, we've needed to learn, to become expert in new areas. It is possible.

Remember we spoke about attitude in *lesson 1*. Have a cheerful, helpful attitude towards everyone. You know you'll achieve everything you've set your heart upon so of course you're cheerful. Soak up knowledge that will help you on your way. You'll achieve your goal sooner than you think, but don't be impatient; what you've earned will come to you in time.

Nightingale says:

"Everything in the world works on the side of the person who works with nature's laws. Above all, if you forget everything else, remember that everything about you, everything you will ever have, know, or experience in any way, operates as a result of a law, a law that is true and unchanging, the law of the stars and of the balance of the world. As Emerson wrote: "Let him learn the prudence of a higher strain; let him learn that everything in nature, even dust and feathers, go by law and not by luck, and that what he sows he reaps."

Where you are right now is a result of what you've done up to now – what you've sown. Are you happy with what you have? Are you satisfied with where you are? If you aren't then you know what you must sow today and tomorrow and the next day. We reap what we sow, cause and effect, action and reaction. Then, having sown, rest in cheerful certainty that you reap the rich rewards that you deserve.

Now this is Selva Pankaj reminding you that success as a human being in modern society does not come automatically. You need to offer service to others. We have our minds, our potential, time and our free will. We

live in a free society and can become whatever we make up our minds to become. That's possible because whatever we seriously decide to do is unique to our individual potential. A person with little or no aptitude for science won't choose to become a scientist; an introvert won't apply for a job in sales or at least won't persist in it for long.

The Mindset program you've heard on TIC VLE contains the best, basic information and the great ideas we need to reach our goals whatever they are. Listen to what these lessons offer: you'll be surprised at what you missed the first or second time you listened. This happens because when we first listen, an idea will catch our interest and we concentrate on it for a few seconds. While we're thinking about that idea, we miss what's being said next. The second time we listen, that first idea doesn't catch our attention in the same way because we're familiar with it. We can now consciously hear what immediately follows for the first time.

Think of this program and the other programs you complete in the future, as your partners in success. Refer back to them.

*Your life is about to change.*

*Strange and marvellous things shall start to happen in your life.*

*Thank You*



*Think of a leader you admire. It can be someone you have worked with or someone you are aware of. What qualities made them a good leader?*

*How can you cultivate some of the habits and behaviours that made them a good leader? Are there any barriers or difficulties to you emulating them?*

*What are you doing to make yourself expert in your line of work?  
What more can you do?*

*The Mindset is based on Lead the Field by Earl Nightingale.*





# SUCCESS IS IN REACH WITH THE RIGHT MINDSET

Dr Selva Pankaj arrived in the UK with just £100 in his pocket, a 19-year-old fleeing civil war in Sri Lanka. Today he is joint CEO of Regent Group, a global organisation with headquarters in London, New York, Dubai and India. Selva's ambitions for the future are greater still; for Regent Group to be a British unicorn by 2030.



Selva has learned through his studies at London and Harvard Business Schools, Oxford and Stanford Universities, and from thinkers such as Napoleon Hill, Earl Nightingale and Bob Proctor, that anyone can create the success they want by transforming their thinking, habits and behaviours. Selva's own story shows how much is possible. In *The Mindset* Selva shares what he has learned and how to apply it so you too can succeed.

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