

ULTIMATE

REAL ESTATE SUCCESS
COACHING PROGRAM

THE PEG IN THE SAND JOURNAL

When you start to make a practice of putting a
peg in the sand and doing everything in your power
to make it happen, anything is possible.

I LOVE
REAL ESTATE

A black and white photograph of a weathered wooden peg stuck into sand. The peg is vertical and shows signs of age and wear, with a jagged, broken top. It is surrounded by dry, thin grass blades that are out of focus in the background. The sand is light-colored and has a fine, granular texture. The overall scene is simple and evocative, suggesting a sense of being stranded or in a remote location.

Part 1

The Peg in the Sand

My Peg in the Sand Journal

Introduction

Over the years I have been blessed to participate in and witness many feats of extraordinary endurance, incredible willpower and focus and even the triumph over unbelievable hardship. I consider myself blessed because much can be learnt from analysing the process of success and accomplishment and actually achieving whatever it is you put your mind to.

The purpose of this journal is to not only inspire and motivate you, but to provide a guide and a framework by which anyone can determine what their peg or pegs in the sand (or goals) are and then have a process to follow in order to achieve them. So many people get so caught up in the chaos and the drama of their lives that they don't ever actually spend the time to stop and think about what it is they want, what they want to be doing with their lives, where they want to go or who they want to be. In fact, for a lot of people the mere act of 'thinking' seems to be a dim dark distant memory.

Already you have set yourself apart from the majority, because you are here and now at least contemplating making a change, contemplating the possibility of what you are capable of, of what might be possible. Stick with me. Have an open mind and give it a go. Make this journal yours. Own it. Write all over it. Love it.

The Peg in the Sand

Putting a peg in the sand is a very symbolic statement as it symbolises the process of clearly defining your goals and knowing exactly what it is you are shooting for. When you set your goals (consciously or subconsciously), the fact that you go about achieving those goals provides the conscious and subconscious mind with a benchmark of success and the empowerment that this brings is enormous. The feeling of accomplishment and satisfaction of actually doing or achieving something that you have set out to do, regardless of how small, builds precedence for you being a winner, being an achiever, being successful. When you start to make a practice of putting a peg in the sand and doing everything in your power to make it happen, anything is possible.

Personal success for most people brings contentment and happiness although success itself does not have to be measured in dollars and cents. It is more accurately measured in achievement of goals (which certainly do not have to be financial ones).

I challenge you to question yourself: What is the definition of success for you? It can come in many forms. It can be a financial success. It can be a relationship success. It can be the success of raising happy, healthy children. Whatever 'success' means to you, will determine what success you actually achieve.

Everything that we accept in today's realities started as a thought or an idea in someone's mind. There are many books written about the power of the mind and how thought processes can change your reality. Whatever your philosophy on that front, the fact is that

successful companies all have budgets, targets, forecasts and plans. All you have to do is think about your financial future as a business and run it as you would any efficient business.

No one is going to care as much, or put in as much effort, as you do with respect to your financial future. It's up to you to do the planning and take the necessary action - just as it was up to me to clearly set my own goals and action them.

The process of working out exactly what you want is the road map and the goal-setting and planning process is how you will get there. Life is one big choice. The decisions that we make every day, every hour, every minute and every second determine the person we are, the type of life we lead, the people we associate with, the material things that we own, and the mark we leave on this world. Deciding what we want in our future is one of the biggest decisions that we will make. That decision will be constantly changing and evolving and it is a decision we will make over and over again.

The Golden Rules of Goal Setting

Here are a few important things to remember when setting goals for yourself.

Own It

Firstly, they must be your OWN goals. Somebody else's ideas will not cause you to 'burn inside' to achieve them. You must own them. I remember one year I set a goal of getting my bronze medallion in lifesaving, which was a very big ask at the time considering I couldn't even swim at that point. Well, it is a goal I still haven't achieved, although I did swallow my pride and take swimming lessons with my seven year old son. But the reason I haven't achieved it yet is because it was a goal I set to please someone else. I didn't own it. It really wasn't a burning desire of mine; it was someone else's desire for me.

When you truly own your goals you give them something of yourself, you give them energy, you give them life. The more time you spend thinking about them, thinking about the accomplishment of them, the more life you give them and the more of a reality they become. Too often people get so caught up in the busyness of life they forget to actually take the time out of their schedules to even think about what they want to do, what they want to achieve or have or do.

You need to own it; it needs to be part of you – because it IS your future.

Write It

Secondly, you need to write down your goals. The power of the pen cannot be underestimated. Just the process of writing them down and reading them on a regular basis helps to keep you focused on your goals and not let them slip by the wayside.

I make a habit of setting aside some time on a regular basis, usually at least weekly to review my plan which is, in essence my achievement goals. This helps me to determine whether things are still on track or whether I need to tweak my approach. Because I run a number of different businesses in a number of different industries it is not just important, it is essential for me to have my personal and business goals documented. It is the only way I can effectively compartmentalise each sector of my businesses and my personal goals.

Want It

Thirdly, your goals must be such that you are compelled to chase them. You must want it bad – real bad! It must be a goal that you are prepared to commit your all to – every part of your being. Have you ever met or ever heard of someone who is passionate about something – anything? If you have you will have felt their passion, felt their burning desire – and it's contagious, infectious and compelling! Everyone wants to be around them. Everyone wants to have a part of that level of excitement and energy.

It doesn't matter whether someone has a burning desire to change their personal financial circumstances or a burning desire to save orphans or house the homeless. Any achievement of any magnitude starts with an idea, a thought in someone's head and a burning desire to make it happen.

Have you ever noticed when a chef is really passionate about his or her food and their restaurant is usually one of the most successful? Or when a sports person or sports coach lives, eats and breathes their sport? They are the ones everyone else want to imitate. Finding that passion, that energy for what you do want not only makes the process fun and enjoyable, it speeds up the achievement process as well.

See It

Next, you must be able to vividly imagine the time when you have achieved your goal. But more than just being able to see yourself either having that thing or having achieved that goal, you need to be able to conjure up the feelings and thoughts you will be experiencing at that time of your achievement in the future and practice them now – imagine it, feel it, taste it - see it and act it now, as though you are already there.

For some of you this may seem a little loopy. But rest assured this is a time honoured, tested and proven strategy that has been used by

coaches, Olympic athletes, successful businessmen, mystics, fishermen trawling for the perfect catch, people from every walk of life since time was first documented. If you can't see yourself actually having achieved that goal that you have set for yourself, how do you ever expect to achieve it? It needs to be part of your being now and you need to have an acceptance of that goal now so that it can be part of your future.

If you can't see something as being a possibility, in fact an inevitability in your future, it won't be. It's a little bit like a desert nomad not being able to visualise sitting down in front of a plasma screen TV and watching a documentary on how the tribes live in the desert. Because the visualisation of that thought is not possible – nor is the eventuality of that goal possible.

Commit to It

And lastly, you must ask yourself:- 'Will I pay the price?'

As the Dalai Lama says "Judge your success by what you had to give up in order to get it".

Are you truthfully prepared to do whatever it takes to reach that point of achievement you have set for yourself? Sometimes people think they set goals for themselves but they are really just toying with dreams because they have absolutely no intention of putting in the effort and commitment it takes to make that goal a reality. Think hard

about what you set as your goals and be prepared to commit your all to their achievement. It might mean hard work. It might mean trying a number of times before you achieve it. It might even mean giving up something else in order to achieve it.

I remember talking with one of my students and asking him what his goals were. The student said he wanted to be a millionaire, but then in the same breath started to tell me how little time he had to make it happen and how busy his life was. The student had already defeated himself in the one sentence and set up an excuse for why he wouldn't be a millionaire. But worse than all this, when I asked him how much television he watched, how he chose to spend his evenings and weekends and if he would be prepared to maybe get out of bed an hour earlier to work the achievement of his goals – his face went solemn, he started to blush and in that instant I believe he recognised why he was not already a millionaire.

The process of working out exactly what you want is the road map and the goal-setting and planning process is how you will get there. Life is one big choice. The decisions that we make every day, every hour, every minute, determine the person we are, the type of life we lead, the people we associate with, the material things we own, and the mark we leave on this world.

Deciding what we want in our future is one of the biggest decisions that we will make. It's up to you to do the planning and take the necessary action.

My Peg in the Sand Journal

However it is very important to acknowledge the difference between a dream and a goal. A dream is something you wish for - things you enjoy thinking about but really don't know when, or even if, they will happen. To a point it is wishful thinking.

A goal, on the other hand, is a specific thing you have decided to accomplish within a clearly defined time period.

For example:-

"Someday I'm going to lose weight" is a dream.

Whereas,

"Within the next 7 weeks I'm going to lose 5 kilos" is a goal.

Dreams are healthy and necessary; however they need to be transformed into goals before you have a hope of achieving them.

All goals start with dreams. It is the continued focus and strategising that turns a dream into a goal and ultimately by adding determination and action you turn a goal into a reality.

Once you have created your list of goals, don't just put them away and never look at them again. Your goals are something that need to be with you on a daily basis. They need to be ever present in your everyday reality.

Choices

Knowing that you want to change is the ultimate start but knowing what you want the change to be is a little more complicated. At this point you need to sit down and spend the thinking time to define what it is that you are seeking; financial independence, a happier relationship, more time with the kids, more time in general, a new car? List all the things that you would like to have in your life and list the things you would like to discard in your life as well. Sometimes it is easier to define what you don't want rather than what you do want, but don't get caught in the trap of focusing on all the negatives. Turn it around. If something doesn't suit you – just think about what it is that does suit you and write that down.

It is important when setting your goals to really feel your goals. Emotions and feelings are extremely powerful forces within us. They serve to remind us on a semi-conscious level why we are striving for our goals and how we will feel deep inside ourselves when we achieve our aims.

You need to feel the outcome, feel the achievement of the goal.

My Peg in the Sand Journal

If it is a physical thing:

- What does it look like?
- What does it smell like?
- How do you feel when you possess it?

If it is an action or deed:

- What does it feel like to achieve that goal?
- How do you look, now that you have achieved the goal?
- How do others feel about what you have done?

Emotion adds strength and passion to the goal setting process. Persist and you will succeed. I had so much pain in my reality that the process of clinging to my goals and having them ever present in my day to day operations was completely natural.

Feeling the achievement of a goal, particularly if you are not accustomed to the process, can be difficult and needs practice. Spend a little time every day sitting in a quiet place just thinking about how amazing it will be and how incredible, or relieved, or quietly chuffed you will feel when you have achieved that goal.

Taking out some quiet time in our busy schedules is often difficult, so actually write it into your diary, put it in your schedule, turn off the phone for 15 minutes, and set the alarm for 15 or 30 minutes earlier. Don't let the excuse of lack of time be an obstacle. Make the time. If your goal is important to you, give it the respect it deserves and allocate the time and resources you need to make it happen.

Money

Here is your first challenge. A lot of people have a fear of having money. They normally won't admit it, but in reality they do. If you had all the money you could ever want, do you know what you would do with it? When asked this question the natural response most people give is "of course". We all like to think that we do, but do we really? Think about it.

What would you do with \$100? This is an easy one. It doesn't take much to spend \$100. You may want a new dress or go out for a nice dinner or spend it on silly little things.

What would you do with \$1,000? \$1,000 goes a little bit further. It might be what you need to clear some bills or to buy a new TV or another electronic gadget. But again, it doesn't take all that much to spend it.

What would you do with \$10,000? This sum of money is a little bit more serious; \$10,000 could be that dream holiday that you have been wanting to go on, or the beginning of a share portfolio or could go towards a deposit on a house. It will go further, but is still not that hard to spend.

What would you do with \$100,000? This is a nice sum of money and will afford an investor a great beginning. Although to some this will be a LOT of money, it is not enough to retire on nor will it go that far if you wanted to buy something substantial. It *will* buy you a beautiful luxury car or an extensive luxury holiday but it won't buy you much of

a house, at least not in the bigger cities, although depending on where you lived or planned to buy it could be ample. It is a comfortable amount of money that would give anyone a great head start and could go a very long way with a bit of lateral thinking and savvy investing.

What would you do with \$1,000,000? Now we are talking serious money. This is the sum most people dream about. Along with those dreams usually comes an extensive wish list that would see this seemingly in-expendable amount of money dissipate quite quickly. The average person would have no trouble dreaming about this amount of money or how to spend it, wisely or otherwise.

What would you do with \$10,000,000? This is the sum most people have a problem with - \$10,000,000. For starters most people don't dream about this amount. They would be happy with the \$10,000 to the \$1,000,000 range so they don't usually think quite this high. To most people it is unattainable, but then what to do with it is an even bigger question, one that a lot of people will have trouble answering. At \$10,000,000 the wish list usually runs a bit dry; there are only so many cars that you can have, or houses that you would wish for, holidays to be had. \$10,000,000 also requires a degree of maintenance. If you spend it all on houses and cars and holidays, there will come a time when you are going to need more money to maintain all of these things. Realistically most people would not know what to do with their \$10,000,000 and here lies part of the problem. You can't aim for something if you can't comprehend it.

My Peg in the Sand Journal

Setting goals is not just about money, but money is usually an ever present determining factor in there somewhere. We need money to live on and afford us the lifestyles that we desire. Our goal may have nothing to do with money at all. You may wish to learn something and that something may just involve dedicating time to it, but therein usually lies the money factor. Your day might be filled with income producing activities so, in order to make time for this extra activity, you may need to sacrifice some of your income producing time. So it does cost money after all.

There is no escaping it, money will always play a large part in any goal setting ritual but take a moment to reflect on the bigger picture and actually ask yourself what money means to you. What would you do with those sums of money? What sort of lifestyle do you need to afford? How big are your dreams? It is sometimes interesting to see your own answers.

What would you do with \$100?

What would you do with \$1,000?

My Peg in the Sand Journal

What would you do with \$10,000?

What would you do with \$100,000?

What would you do with \$1,000,000?

What would you do with \$10,000,000?



I was born in a small central Queensland town where my first investment as a very young child, was a cow, which I bred to produce my first investment portfolio – a herd. I sold the herd to help pay for a university degree in Accounting and Economics and upon graduation worked in a number of prestigious firms as an accountant or financial controller.

In 1994 I found myself starting over after a divorce left me with little money, pregnant and with a toddler to support on my own. To get back on my feet I moved back to my home state and focused my attentions on building my private clients' consulting business which I had been operating in conjunction with my other roles since I first got my tax agent's license.

Keen to move away from the constraints of being a solo mum who was working full time, I decided to try my hand at real estate investment, focusing on properties that brought in more money than they cost me. Within just one year I had amassed a \$3.5 million property portfolio, boasting \$1.55 million in equity.





I had totally replaced the accountancy income that I was earning working 40-60 hour weeks through passive real estate investments.

I strategically set many goals which I would strive to achieve at which point I would then set another. I continued to educate myself and develop new skills and then turned to educating others on how to achieve that same level of success through investing in real estate. Although my journey was not without hiccups, I chose to learn from those hiccups.

I now have a multi-million dollar international property portfolio and am regarded as Australia's leading real estate strategist and educator, sharing my knowledge through events and educational products as well as speaking and writing about a variety of topics such as personal finance, real estate investing and motivation, all while living a lifestyle where I can spend time with my family and enjoy the life that I have created.



"All men who have achieved
great things have been
great dreamers."

Orison Swett Marden

Your Now

Where you are in life now and where you will go, has a lot to do with what type of vision you allow to dominate your thoughts, decisions and actions. The dominant thoughts, feelings and emotions you run with day to day attract more of the same into your life. Today's feelings are tomorrow's realities!

There are three types of vision; historical, present and future.

People with 'historical' vision spend a lot of time reflecting on the good old days and what used to be. They are reluctant to accept new ideas or opportunities and they have trouble sticking to anything challenging. What is worse is individuals with historical vision who are uncomfortable with the growth of others because it threatens the structure and apparent equilibrium. So a positive change in a partner or friend is something they fear and try to resist.

People with 'present' vision live for the 'now'. They are not obsessed with the past, but neither are they focused on the future. These people have tremendous potential for improvement, but they need a prop or support to continually encourage them to focus on the future.

People whose daily actions are governed by 'future' vision are continually growing and learning, taking on new challenges, creating, modifying and improving their future. The past experiences of these people are not ignored, but are used to develop skills that will help them be more successful in the future.

My Peg in the Sand Journal

When you develop a strong future vision you do not have to force yourself to set goals; your mind automatically compels you to set them. Every time an objective is accomplished it is not the end but the beginning of a new goal/challenge or objective.

Future visionaries still have obstacles between themselves and their goals; however their strong focus on the end result allows them to work around the obstacles to a successful outcome.

My Peg in the Sand Journal

Where are you now?

Which one are you?

Which one would you like to be?

The answer should have been 'future'. If it wasn't, you need to read the definitions again as 'future' visionaries are the ones that are going to achieve their goals.

My Peg in the Sand Journal

What is your lifestyle right now?

Health...

Relationships...

My Peg in the Sand Journal

Career...

Wealth...

My Peg in the Sand Journal

Personal growth...

General...

My Peg in the Sand Journal

How would you like your lifestyle to be?

Health...

Relationships...

My Peg in the Sand Journal

Career...

Wealth...

My Peg in the Sand Journal

Personal growth...

General...



Richard Branson has certainly made his mark as the flamboyant entrepreneur behind the Virgin empire. His first foray into the business world was at just 16 years of age when he started a Student Magazine. By the age of 20 he had founded Virgin after purchasing crates of 'cut out' records from a record discounter from across the English Channel which he went on to sell through retail outlets and a mail order service at discounted prices.

Eventually he opened his own record shop in London. This evolved into more stores as well his own Virgin Record label which offered the opportunity to fledgling artists to record in a studio he had installed on his estate, purchased from the proceeds of his stores. His first Virgin Record release was Mike Oldfield's Tubular Bells and through its chart topping success paved the way for a string of successful, and sometimes controversial, signed bands.

Richard Branson didn't stop there nor did he stick to what he knew. He has gone on to make the Virgin brand one of the most successful brand names





in the world under a variety of guises; Virgin Atlantic Airways, Virgin Mobile, Virgin Blue, Virgin Express, Virgin Galactic, Virgin Money. The list goes on.

In Branson's first editorial for his Student Magazine he wrote that he wanted to change the world and he has indelibly left his mark. As his entrepreneurial success has expanded, so have his interests, with Branson launching The Virgin Earth Challenge in 2007, a global science and technology prize of \$25million to anyone who is able to demonstrate a commercially viable design in the successful removal of greenhouse gases from the atmosphere.

The goalposts continue and Branson's business and environmental interests persist, with not even the sky being the limit with this man; Virgin Galactic's plan is to pave a frontier in suborbital space travel with flight tickets to be made available to the paying public by 2009.

Clearly, Branson knows no bounds and continues to make every dream a reality.



"The first step to getting the things
you want out of life is this:
Decide what you want."

Ben Stein

My Peg in the Sand Journal

Describe each goal in detail and categorise your goals.

Health...

1. _____
2. _____
3. _____
4. _____
5. _____

Relationships...

1. _____
2. _____
3. _____
4. _____
5. _____

My Peg in the Sand Journal

Career...

1. _____
2. _____
3. _____
4. _____
5. _____

Wealth...

1. _____
2. _____
3. _____
4. _____
5. _____

My Peg in the Sand Journal

Personal growth...

1. _____
2. _____
3. _____
4. _____
5. _____

General...

1. _____
2. _____
3. _____
4. _____
5. _____

My Peg in the Sand Journal

Example

Describe each goal in detail and categorise your goals.

Health...

1. *Lose weight*

2. *Eat Healthier*

3. *Get fit*

4.

5.

Relationships...

1. *Marry my dream man!!!*

2. *Spend more time with my family*

3. *Spend more time with my friends*

4.

5.

My Peg in the Sand Journal

Career...

1. *Find a job that I am passionate about*

2. *Write a novel*

3. *Spend less time working and more time enjoying life!*

4.

5.

Wealth...

1. *Make lots of money!*

2. *Buy my own house*

3. *Pay off my credit cards*

4. *Start up an investment portfolio*

5. *Save enough money for a nice holiday*

My Peg in the Sand Journal

Personal growth...

1. *Develop my writing skills*
2. *Learn more about real estate*
3. *Be more positive!*
- 4.
- 5.

General...

1. *Buy a new car*
2. *Have a nice garden*
- 3.
- 4.
- 5.

Your Why's

The next thing you need to ask yourself is why you want to achieve these goals. This is a really important question. Many people often don't know why they have certain goals and then upon further reflection realise that this may not in fact have been 'their' goal. It may have been a goal ingrained into them by a parent or teacher or partner.

Alternatively, it may have been an element of a much more heartfelt goal. For example, someone may loosely say that they want to become extremely wealthy and when asked why, the reason may be that they want to have financial stability so that they can paint, or travel the world, or work in an underprivileged country and help house orphans. So put under the microscope, becoming extremely wealthy is not really what they want at all, at least not the driving force; what they want is to create the means to be able to do something that they are much more passionate about.

You need to be specific. If travelling the world without having to worry about money is what you want, that should be what your goal is, not simply stating that you want to become wealthy.

Have you ever heard the saying "be careful what you wish for"? Well, it is an important one. If you set goals without being specific or really delving deep into what it actually is that you want, how can you ever achieve it? You may become extremely wealthy because that is what you are focused on, but you may never then go on to travel because the reason why you wanted to become wealthy in the first place has

been overlooked. You might be wealthy and too busy managing your empire to ever be able to take time off to travel for pleasure!

By focusing on the travel aspect rather than the financial aspect you could start working towards your goal in various ways. You could learn a language, or research various destinations. Get some prices even, so you know exactly what you are aiming for. Once you have determined the big picture as in 'travelling the world' you can start to dissect the components of this big picture.

For instance 'the world' is made up of dozens of countries – which one would you like to see first? Then which one would you like to see next, and after that? Then you decide how much time you would like to spend at each place; what is your purpose for the visit? How much is it going to cost? Now you have something tangible to deal with; a cost and a time frame – so decide a date and work out how much you need to save each week to make that date. Is it realistic? If not, review the date. If it is, well what are you waiting for? Book it!!!!

Most of the time, it is not as simple as that. There are all sorts of factors that affect a decision and the path towards achieving a goal; family, friends, work commitments, health. But each problem or obstacle can also be broken down into components that can be dealt with in a similar manner. Health for instance: you haven't been well. Ask yourself why? Maybe you have been run down because you have been overstretching yourself at work. Why have you been over stretching yourself at work? It may be your own business and you are doing everything yourself, you need help.

My Peg in the Sand Journal

So the action plan to this might be to hire some staff and delegate the elements that you can delegate, freeing up some time that you can spend relaxing and working on regaining your health and so on.

Again, it is not always that simple but by looking at the source of a problem or obstacle, you can sometimes gain a greater insight into your own life. This can make a huge difference to you on a day to day basis just by recognising that fact. You need to begin somewhere, so looking at yourself is as good a place as any.

My Peg in the Sand Journal

Example:

Why would you like to achieve these goals?

Health...

1. *Lose weight - so I can fit in a smaller dress size and feel good about myself.*

2. *Eat Healthier - so I feel good about myself.*

3. *Get fit - so I can go on a hiking holiday and feel good about myself.*

4.

5.

Relationships...

1. *Marry my dream man!!! - I would like to get married and have children.*

2. *Spend more time with my family - I like spending time with my family.*

3. *Spend more time with friends - I have been busy so haven't seen them much.*

4.

5.

My Peg in the Sand Journal

Personal growth...

1. *Develop my writing skills - so I can feel confident enough to write my book.*

2. *Learn more about real estate - so I can buy investment properties for my future.*

3. *Be more positive! - lately I have been really negative.*

4.

5.

General...

1. *Buy a new car - my car is constantly breaking down.*

2. *Have a nice garden - I love spending time in the garden, but I rent.*

3. *Go on a hiking holiday to Tibet - I have always wanted to go there.*

4.

5.

My Peg in the Sand Journal

Are there any goals that now take on a greater meaning?

Yes, I am unhappy in my job and really want to spend more time writing and travelling. I want to earn enough money so I don't struggle financially as much.

Getting fit and healthy so I am prepared for my hiking trip to Tibet.

Financial security is an important factor in all of the things I want to do so I need to focus on ways in which I can earn additional income which

I can put towards investments and my future.

So that is how it works. By looking at your long list of goals, you are able to define what is really important to you. The goals are really all a part of a main 'common' goal, which in this instance is financial independence so the goal of writing and travel can be pursued.

My Peg in the Sand Journal

Why would you like to achieve these goals?

Health...

1. _____
2. _____
3. _____
4. _____
5. _____

Relationships...

1. _____
2. _____
3. _____
4. _____
5. _____

My Peg in the Sand Journal

Career...

1. _____
2. _____
3. _____
4. _____
5. _____

Wealth...

1. _____
2. _____
3. _____
4. _____
5. _____

My Peg in the Sand Journal

Personal Growth...

1. _____
2. _____
3. _____
4. _____
5. _____

Are there any goals that now take on a greater meaning?

My Peg in the Sand Journal

Are there any goals that are now less important to you?

Cross these ones off your list. Don't waste energy on pursuing goals that you are not passionate about.

Now, how are you going to feel when you have achieved these goals? What sort of a difference is it going to make to your life? These are important questions to ask yourself.

Define the emotions; elated, confident, successful, happy, empowered. These are all the things that you need to start feeling now. You need to feel the success as if it has already happened and visualise yourself feeling that way in the now.

My Peg in the Sand Journal

How are you going to feel when you have achieved these goals?

What sort of a difference is it going to make to your life?



Jonathon Welch was a successful tenor in his own right; teaching, performing and conducting for many years before being inspired by the Montreal Homeless Men's Choir, the result of which was nothing short of extraordinary.

Jonathon took 50 individuals that were either homeless or severely disadvantaged and helped mould and mentor them into a community street choir that became known as The Choir of Hard Knocks. Through ABC TV, the trials and tribulations of these individuals and their lives were documented and televised and this became it a successful TV program that went on to touch the lives of millions of viewers.

It was not so much Jonathon's passion for developing another choir that motivated him to take on this project. It was seeing helpless and disadvantaged people who were not able to help themselves and wanting to make a difference to these people's lives in a way in which he knew how. It was more than just taking them off the street and providing a roof





over their heads. It was about giving something to them on a much deeper level, making them believe in themselves and that anything is possible.

The project was not without risk. Working with the choir members was at times unpredictable. There was uncertainty that there would be an audience for the TV series and the ticket sales for the Melbourne Town Hall concert were so slow it was feared that production costs would not even be met.

However, piece by piece it all came together and the concert was a success that could only have been imagined. Not only did the choir deliver an extraordinary performance; they have also recorded 2 CD's. Jonathon, for his involvement with the choir was awarded the Australian of the Year: Local Hero Award. The show went on to win a Logie award for Most Outstanding Factual Program, but probably the greatest reward was the sense of pride that was left with every individual involved.



“Trust in yourself.
Your perceptions are often more accurate
than you are willing to believe.”

Claudia Black

A black and white photograph of a weathered wooden stake driven into sand. The stake is the central focus, showing signs of age and wear. The background is filled with dry, thin grasses, some in focus and some blurred, creating a sense of a natural, perhaps coastal or dune, environment. The lighting is soft, highlighting the textures of the wood and sand.

Part 2

The Goal Planning Process

Timeframes

When defining goals, something that is often overlooked is the timeframes of when these goals should take place. It is all very well to have goals but if you don't set deadlines for them, then how are you going to work towards them? As individuals we respond to deadlines and instinctively strive to meet them. If we don't set deadlines it is human nature to put off and postpone those items that we don't have deadlines for, as we subconsciously tend to categorise them as having lesser importance than the items that we do have deadlines for.

So setting a deadline or timeframe is a very important factor in the goal setting process. Having said that, it doesn't mean we should beat ourselves up if we don't achieve these deadlines, assuming that they are realistic deadlines in the first place. Constantly revising our progress is equally important. It allows flexibility to extend or shift time frames to allow for the unexpected, or ease the pressure without making yourself feel like you are abandoning or neglecting your dreams.

Have a think about some of the goals that you would like to achieve in the various categories from the previous chapter. Think about when you would like to achieve these goals; this month, next month, next year, 10 years? Using the worksheet provided, break down each goal into components and add a time frame.

When breaking each goal down into components you need to decide on what the key elements to its success may be. Is it

education or skill? Is it the time to do it or the personal commitment? Is it the money?

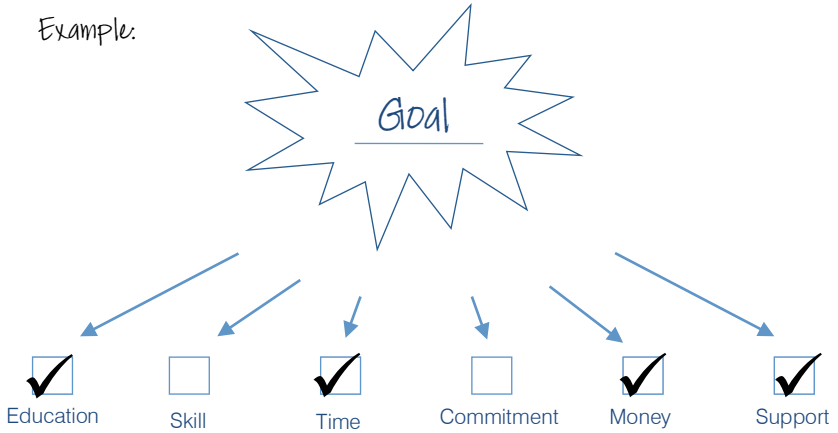
For instance, you may want to write a book but feel that you don't have the writing skills so there may be a course that you may be able to do. Break that down into a timeframe of when you would like to do it. You may have holidays coming up so you could maybe do a two week full time course. Or, you may choose to do a two hour course, once a week for twelve weeks. Be realistic and break it down into a timeframe that is achievable for you.

By breaking down a goal to what may seem to some as minor components, it allows you to see what in fact needs to be done on a daily, weekly or monthly basis to achieve that goal. As you tackle each component individually you will often work a long way towards achieving your goals without even realising it.

Select your five most important goals (do more if you want to) and use the following worksheets for the goals that have the greatest priority to you. These worksheets will help you to recognise the components needed and set some timeframes so that you can break down your goals further.

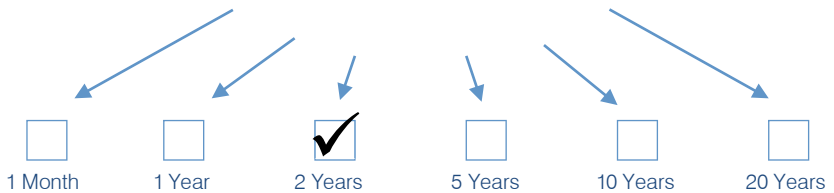
My Peg in the Sand Journal

Example:

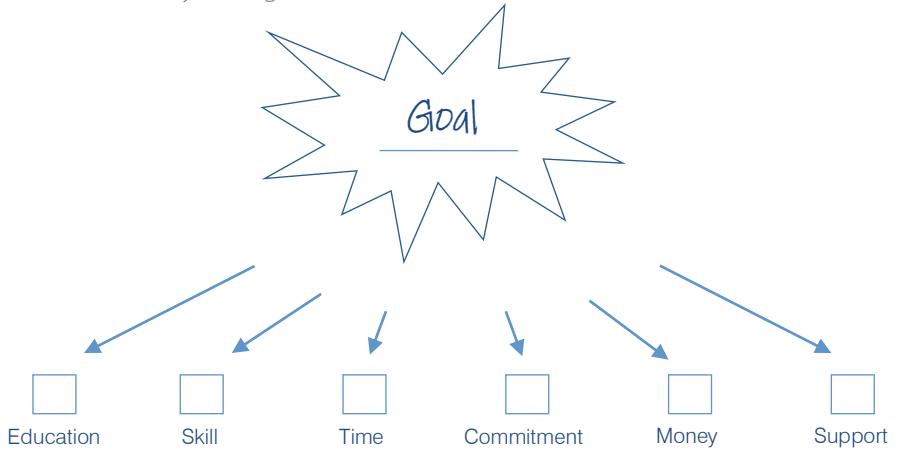


Things that can be done to help achieve success

1. Look at ways to gain additional income through investing
2. Spend time each day researching real estate and other investment
3. Save enough money for a deposit

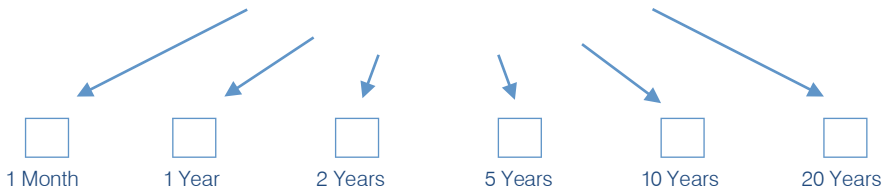


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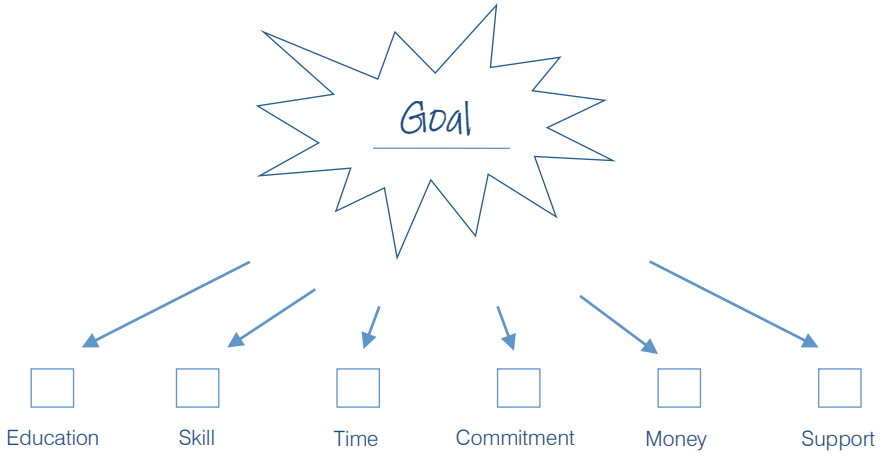


Things that can be done to help achieve success

1. _____
2. _____
3. _____

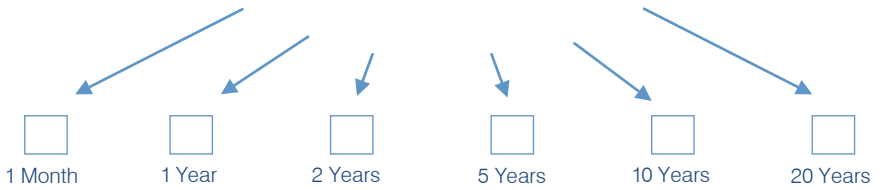


My Peg in the Sand Journal

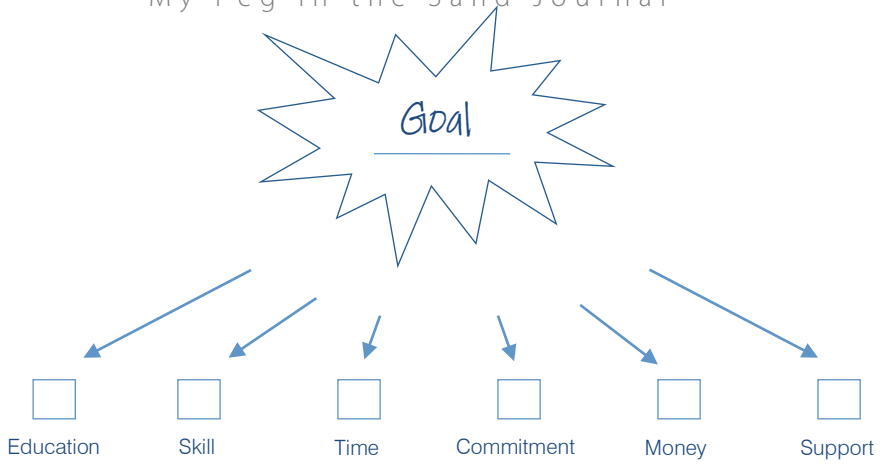


Things that can be done to help achieve success

1. _____
2. _____
3. _____

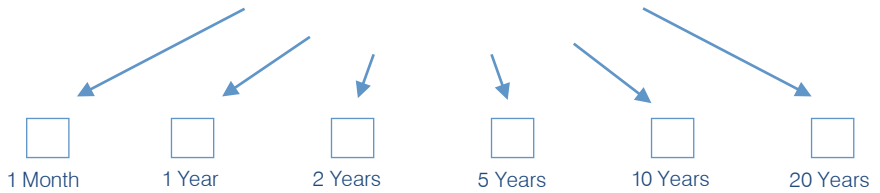


My Peg in the Sand Journal

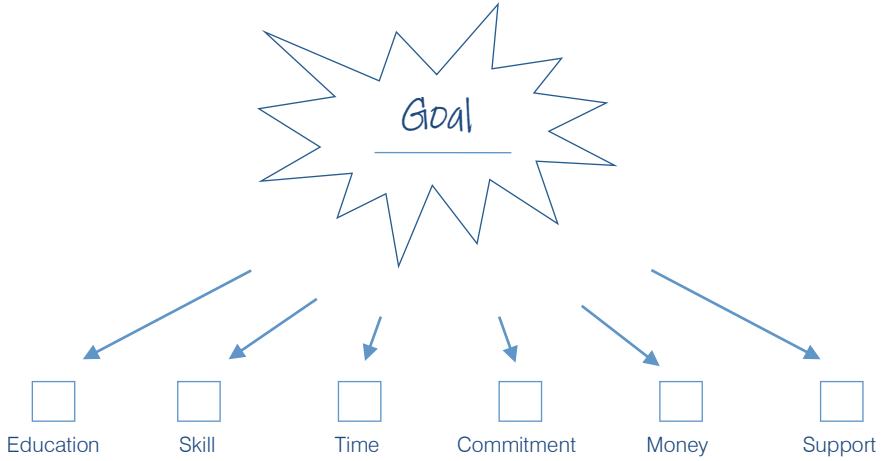


Things that can be done to help achieve success

1. _____
2. _____
3. _____

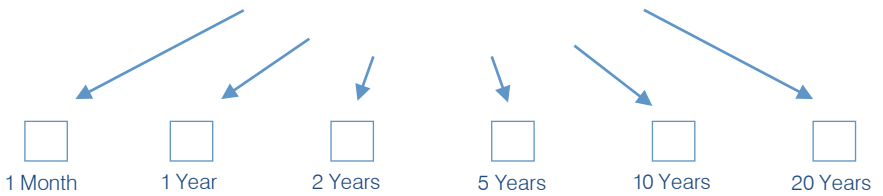


My Peg in the Sand Journal



Things that can be done to help achieve success

1. _____
2. _____
3. _____



My Peg in the Sand Journal

Now, once you have filled out these worksheets you will start to identify not only timeframes in which you would like to have achieved your goals, but you will also find that you have identified elements of your goals that you will need to work on to achieve these goals.

For instance, in the example I have set a timeframe of 2 years to buy a house. However, to buy a house I have identified that there are four major elements that need refining in order to achieve this goal; education, time, money and support. Alternatively if it was a book that you wanted to write it may be skill, commitment and support.

In the example of buying a house, education equates to learning about investing. Whether it is real estate or the share market, there is a lot to know. You may understand finance but do you understand it well? Maybe you have a basic understanding, but not enough to have confidence investing your own hard earned cash. So, in this instance an investing course or investment seminar could be a good starting point. You then need to ask yourself in what timeframe can you accomplish this? There might be a six month evening course or weekend workshops. So on the next worksheet, write in at what point you wish to have begun/completed that investment course or when the workshops are that you would like to attend. If you don't know, then allocate some time to finding out about these things.

Time is the next thing you need to look at. Where can you factor in some time to work on your goals? You have identified that if you can spend just one hour a day researching or revising things that you

have learnt, you may be able to accomplish this goal. You can use that hour to do research, search the internet for properties, trade on the stock market, read or actually do a course or attend a workshop. From there you can map your progress.

In the first month you may have dedicated that hour to devising a budget in order to save some money and looking into a course, enrolling etc. The second month you may have begun that course. The month after that you may wish to do some research or revision. Of course after the sixth month you have finished your course and now you have the confidence to actually begin trading in the stock market. So now you may set yourself a target on your investment strategy.

Money is probably the greatest obstacle on your list and will most likely be on most people's lists. As mentioned previously, devise a budget, then look at additional ways to save or earn extra income; promotions at work, part time jobs, get rid of your unwanted clutter and have a garage sale, make your own lunch to take to work instead of buying it every day; little things can go a long, long way and collectively can add up to thousands of dollars over the course of the year.

The final thing on your list of needs is support and it is just as important as education, time and money as it can sometimes be the determining factor as to whether you can in fact free up the 'time' to obtain the 'education' or earn the 'money'. If you have family, it might be time for a discussion to delegate certain household chores to free

up that time. It may simply be the understanding to allow you to have that time for 'you' and support 'you' in your goals. Support can also be that of friends or outside encouragement as well as support derived from support groups that are specific to your goals as in an investing group, a writing group or other special interest group.

Although this is an example for buying a house, it can apply to every other goal; weight loss, travel, writing a book, new car, new career, relationships – anything. It is the process of identifying components that can be broken down into daily habits and tasks, which bit by bit connect to achieve the common goal. Your goal.

Now, from your previous worksheets transfer the information onto the following worksheets. This way, at a glance you will be able to see how you have set out your goals according to timeframes. Also add some of the smaller components of your goals. For instance, starting a course or attending a seminar or devising a budget or even just making the phone calls to find out more about these things. Be realistic. The goals that are in your 1 month timeframes should be fairly simplistic and achievable. Go easy on yourself to begin with. If you set the bar too high you will discourage yourself before you even begin. As you start achieving the little things, the big things will become a natural and easy progression.

My Peg in the Sand Journal

Example:

1 Month

List the goals that you would like to achieve in 1 month

1. *Find out more about real estate investing*
2. *Join a Gym*
3. *Find a new job*
4. *Spend more time with family & friends*
5. *Do a writing course*

Notes

1 Year

List the goals that you would like to achieve in 1 year

1. *To have done a course on investing or attended some investment seminars*
2. *Lose 10 kg*
3. *Buy a new car*
4. *Have all of my credit cards paid off*
5. *Get promoted to a management position in my new job*

Notes

My Peg in the Sand Journal

2 Years

List the goals that you would like to achieve in 2 years

1. *Buy a house*

2. *Have an investment portfolio*

3. *To have written my first book*

4. *Go on a holiday to Tibet*

5.

Notes

5 Years

List the goals that you would like to achieve in 5 years

1. *Buy an investment property*

2. *Have written 2 more books*

3. *Travel around Australia*

4. *Be married and have my first child*

5. *Run a triathlon*

Notes

My Peg in the Sand Journal

10 Years

List the goals that you would like to achieve in 10 years.

1. *Own several investment properties*

2. *Be a successful writer & write full time*

3. *To spend 2 months hiking through the Andes*

4. *Have 2 children and be happily married*

5. _____

Notes

20 Years

List the goals that you would like to achieve in 20 years.

1. *To earn enough money on my investments to retire comfortably*

2. *To spend a lot of time travelling & hiking*

3. *Own 10 investment properties*

4. _____

5. _____

Notes



When Arnold Schwarzenegger started out in his acting career he was told by casting agents that his body was too weird, that he had a funny accent and that his name was too long. It didn't matter the level of success he had already achieved as a body builder, having been titled Mr Universe no less than five times and Mr Olympia seven times. Defying the critics, he went on to capitalise on these attributes until eventually his 'too long' name became a household one that most people are familiar with. Schwarzenegger's young family life was strictly disciplined and through his unwillingness to conform and his personal drive to succeed in life, he became somewhat of a rebel. The more he was told he could not do something, the more determined he was to prove that he could.

At this point Schwarzenegger's goal was to become the greatest bodybuilder in the world, his Mr Universe title becoming his ticket to the United States which he considered at the time to be the land of opportunity and where he could become the star that he desired to be. In the early days of his move to the United States he continued his bodybuilding and the titles kept coming; he still holds the record for the youngest to ever achieve a Mr Olympia title which he held at 23





years of age. It was Schwarzenegger's self-created business empire that thrived long before his acting career took off. Being a prolific goal setter, at the beginning of each year he would write his goals or objectives on index cards and then would set about achieving them.

His next major goal was to break into the movie industry. This was proving difficult due to his own personal anomalies which caused him to face constant discouragement and rejection. He finally made headway when he landed a role in "Hercules in New York," and a little later "Conan the Barbarian", which became a box office hit. Finally the roles started to come in which saw him take the lead role in "The Terminator", the movie and its sequels that made him a household name. Arnold Schwarzenegger went on to become a Hollywood action superstar with numerous other business interests alongside a business and economics degree, but he didn't stop there. Next he set his sights on politics and using his own unique charm and determination to be a leader, stepped into his new role as Governor of California where he continues to set goals and build dreams, not just for himself but now for the entire state.



My Peg in the Sand Journal

1 Month

List the goals that you would like to achieve in 1 month

1. _____
2. _____
3. _____
4. _____
5. _____

Notes

1 Year

List the goals that you would like to achieve in 1 year

1. _____
2. _____
3. _____
4. _____
5. _____

Notes

My Peg in the Sand Journal

2 Years

List the goals that you would like to achieve in 2 years

1. _____
2. _____
3. _____
4. _____
5. _____

Notes

5 Years

List the goals that you would like to achieve in 5 years

1. _____
2. _____
3. _____
4. _____
5. _____

Notes

My Peg in the Sand Journal

10 Years

List the goals that you would like to achieve in 10 years.

1. _____
2. _____
3. _____
4. _____
5. _____

Notes

20 Years

List the goals that you would like to achieve in 20 years.

1. _____
2. _____
3. _____
4. _____
5. _____

Notes

My Peg in the Sand Journal

By now you will probably have quite an extensive list of goals and it may be all starting to look a little daunting. Now you need to simplify it in your mind so it doesn't seem quite that way.

Isolate one particular goal. Maybe choose a goal that to you is the most achievable at this point in time. In actual fact they are all achievable, but because this is your first attempt, if you start with the most difficult or unlikely goal you will set yourself up for failure as you may not be in the right mind set just yet.

Ask yourself when you would like to have achieved this goal.

Now, break this goal into timeframes and list what point of the goal falls into each timeframe. For instance, if the goal will take approximately one year to achieve, break it up into monthly components, then weekly components and then daily components. By doing this it allows you to see what can be done on a daily basis to work towards achieving your goal.

If the timeframe was 2 years, then in the instance of our first home buyer the first year is put towards reviewing the current situation, devising budgets, finding a job that earns more money, taking on a part time job and trading unwanted clutter for cash. Additionally, the time has been used to gain knowledge and insight into the finance industry so that when the situation arises that a little bit of money has been saved, the best possible investment decisions can be made in order to gain the best possible returns.

My Peg in the Sand Journal

Alternatively, if you were writing a book, do the same. Break it down into timeframes; 6 months is preparation, again courses, research etc. So now there is 18 months left. It just so happens that the book was going to have 9 chapters, so that is one chapter every 2 months. Each chapter was going to be approximately 8 pages long, so that is 1 page a week and if there was 1 hour a day set aside, weekdays only, that means that only 1/5 of a page needs to be written each day! That is not even a decent sized paragraph! So you see, once you break it down like that, what seemed unachievable is now not just possible, but probable, providing you give your goal the required commitment.

Next you do the same with another goal on the goal list. You don't need to place something in every space of the worksheet as some of these things will take longer than a month to do and will be broken down further into weekly components. However, by the end of this exercise you will have a comprehensive list of things that can be tackled on a daily basis that will bring you closer and closer towards your goals, sometimes with very little effort at all.

My Peg in the Sand Journal



Yearly Progress

In the first year I would like to have saved a substantial amount of money towards a deposit for a house. I am aiming for \$10,000. I would like to learn more about investing in real estate and shares so that I can maximise the return on my money.

I would also like to start looking at areas that I would like to live so when the time comes I know more about that area and its value.

I would like to create some additional income so that I can save more.

I might also have a garage sale to get rid of some of the stuff I don't need and save a bit of extra money. I will also look at my spending habits and see if there are any areas that I could spend less.

If I pay off all of my credit cards I can also save money on interest

I will find a job that I like better, pays more money and aim for promotion.

My Peg in the Sand Journal

Monthly Progress

- Month 1 *Have completed a budget that will save me money*
-
- Month 2 *Have found my new job*
-
- Month 3 *To have had a garage sale and cleared stuff I no longer need*
-
- Month 4 *Get a part time job Saturday mornings*
-
- Month 5 *To have completed a course on stock market and share investing*
-
- Month 6 *To have paid off my credit cards*
-
- Month 7 *To have received a promotion and a pay rise*
-
- Month 8 *Start searching on the internet for real estate*
-
- Month 9
-
- Month 10 *Invest in some shares*
-
- Month 11
-
- Month 12 *To have saved or invested \$10,000*
-

Notes

My Peg in the Sand Journal

Weekly Progress

Month 1

Week 1 *Do up a budget based on my current income & expenditure*

Week 2 *Update my resume*

Week 3 *Start applying for new jobs*

Week 4

Notes

Month 2

Week 1 *Go to interviews / apply for jobs / get a new job*

Week 2 *Review budget - start paying down credit cards as much as possible*

Week 3 *Start a major clean up and put things aside for a garage sale*

Week 4

Notes

My Peg in the Sand Journal

Month 3

Week 1

Have garage sale

Week 2

Take leftovers from garage sale to secondhand dealer or give away

Week 3

Start looking for a part-time job to supplement my income

Week 4

Notes

Month 4

Week 1

Look for courses on share investing or financial planning

Week 2

Week 3

Look at doing a work related course that may help for promotion

Week 4

Look into doing a writing course

Notes

My Peg in the Sand Journal

Month 5

Week 1

Do some dry share trading to get a feel for the market

Week 2

Week 3

Week 4

Notes

Month 6

Week 1

To have finished paying off credit cards

Week 2

Review budget and develop a savings plan

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 7

Week 1

To have received a promotion and a pay rise

Week 2

Look at areas that you may like to buy a house - research area

Week 3

Week 4

Notes

Month 8

Week 1

Week 2

Start searching for real estate - internet / agents / newspaper

Week 3

Develop a share investing strategy and plan some share purchases

Week 4

Notes

My Peg in the Sand Journal

Month 9

Week 1

Make some share purchases & start developing a portfolio

Week 2

Look into writing for a magazine or paid writing / copywriting

Week 3

Review budget and make adjustments if necessary

Week 4

Notes

Month 10

Week 1

Actively start trading in the share market

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 11

Week 1

Week 2

Week 3

Week 4

Notes

Month 12

Week 1

Week 2

Week 3

Week 4

Have saved \$10,000

Notes

My Peg in the Sand Journal

As you can see, by allocating time and commitment to a concrete plan of action you can start to see how you can make all of this happen. Not every week of every month will be taken up and this allows you to move things forward or move things back as the need arises.

For instance, you may not get that new job that you wanted in the first week of the next month but by allocating it space, if it doesn't happen then, then you can move it back to the next month. The important thing is to be prepared, have the resume written up and allocate time to look for a job. Eventually if you persist, something will come up.

You may also look at your other goals. For instance if you wanted to write a book; you may be able to bring elements of this forward and make it work under the timeframes that you have set for your other goals. It may be looked at as a source for extra income. By doing a writing course or a part time course in journalism you may turn your skill into an income producing one which will assist you in your savings. Another example of this could be the part time job that you are looking for; one of your other goals may be to lose weight. You may have noticed that at the gym that you go to, they are looking for a part-time receptionist. So here would be a way to work in an area that will help motivate you and may even result in a discounted gym membership, another opportunity to save money. It might just be a few dollars saved here and a few dollars made there, but collectively it may add up to a lot of money over time.

My Peg in the Sand Journal

Depending on what *your* goals are, there will be similar opportunities. It is just a matter of thinking laterally and making the commitment or allocating the timeframe in which you would like to achieve it.

The next step is to break the monthly commitments down even further, to weekly and then daily increments. If you just allow yourself one hour a day to work on your goals, even if it is just making phone calls or doing a little bit of research, by doing those few things it will become clearer what the next thing is that you need to do. The little things may seem irrelevant to some, but it is actually the process that is important – defining what needs to be done, turning it into a list, and in turn working through that list.

My Peg in the Sand Journal

Daily Progress

Week 1

Day 1

Review investments & budget

Day 2

Day 3

Go to the gym

Day 4

Day 5

Catch up with friends and family

Day 6

Go to the gym

Day 7

Spend morning driving around looking at houses

Notes

My Peg in the Sand Journal

Week 2

Day 1

Review investments & budget

Day 2

Do a night course on investing - fortnightly

Day 3

Go to the gym

Day 4

Day 5

Catch up with friends and family

Day 6

Day 7

Go hiking

Notes

My Peg in the Sand Journal

Week 3

Day 1

Review investments & budget

Day 2

Go to business or investment networking meetings - monthly

Day 3

Go to the gym

Day 4

Day 5

Catch up with friends and family

Day 6

Spend morning driving around looking at houses

Day 7

Go to the gym

Notes

My Peg in the Sand Journal

Week 4

Day 1

Review investments & budget

Day 2

Do a night course on investing - fortnightly

Day 3

Go to the gym

Day 4

Day 5

Catch up with friends and family

Day 6

Day 7

Have a 'time out' day - just read and relax

Notes

Notice that not every day is filled with things that need to be done. That allows you to deal with the unexpected things that can sometimes crop up. It also alleviates pressure. Don't make your weeks so filled with things to do that you can't even bear to look at the list; you will only become disheartened. Allocate some time to do nothing. Reward yourself by actually giving yourself some 'time out'; you deserve it!

Although it is not necessary to break down all of your goals to this sort of detail, if you look at the 'big picture' that your goals list has given you, many goals will fall under a category or be part of a much larger collective goal. It is these larger collective goals that you break down to this sort of detail. By doing this it means that you are attending to an element of that goal on a daily basis even if it is just making a bunch of phone calls or creating time for yourself to do some reading relevant to your goals.

Not only that, it makes you review your lists constantly, it keeps you focused on your goals and after a couple of months of sticking to the lists that you have devised for yourself you can sometimes look back and realise that you have made a huge amount of progress with very little effort. This in itself is motivating and inspiring.

Daily Goal List

1. *Make phone calls necessary for my goals*

2. *Research shares, property and investing options*

3. *Review my goals list*

4. *Exercise*

5. *Eat well; take time out to have a proper lunch break*

6.

7.

8.

9.

10.

Notes



Most people are familiar with the phenomena of Harry Potter, the boy wizard that took the world by storm in a series of books by JK Rowling. It is a success story that most would-be writers could only aspire to repeat, but JK Rowling herself couldn't possibly have predicted the mania that would ensue when she first thought up the boy wizard on a train trip back to London.

At the time she didn't have a pen to write down the ideas that came to her as she sat dreaming up different storylines and characters, so she just kept dreaming and hoped that she would remember it all when she got home. She started writing Harry Potter & The Philosopher's Stone that same evening although by the time the book was finished it was quite altered from those first few thoughts.

A number of years went by with many distractions, but finally, after many evening visits to a nearby café with her daughter sleeping soundly in her pushchair, she finally finished that first book. After finding an agent, not without rejection, the book took further rejections before a publisher finally made an offer.





Over the years JK Rowling had also mapped out the plot and characters for an entire series of books. So when the first book was finished she set about writing the others, 7 books in all, 5 of them major motion pictures which have furthered her success by becoming box office hits. The books have achieved record sales selling millions of copies worldwide, have been translated into 65 languages and have made JK Rowling an extremely wealthy woman.

It is a success story that people love to hear but of course it didn't all happen overnight. Six years had gone by from when JK Rowling had that initial idea on the train ride home to when she had an offer from a publisher for her first book.

There were many years of writing, many years of interruptions and many years where not much writing got done at all, but she persevered and eventually the book came together and the Harry Potter phenomenon was born.



"Optimism is the one quality more
associated with success and happiness
than any other."

Brian Tracy

My Peg in the Sand Journal

Monthly Progress

Month 1

Month 2

Month 3

Month 4

Month 5

Month 6

Month 7

Month 8

Month 9

Month 10

Month 11

Month 12

Notes

Weekly Progress

Month 1

Week 1

Week 2

Week 3

Week 4

Notes

Month 2

Week 1

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 3

Week 1

Week 2

Week 3

Week 4

Notes

Month 4

Week 1

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 5

Week 1

Week 2

Week 3

Week 4

Notes

Month 6

Week 1

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 7

Week 1

Week 2

Week 3

Week 4

Notes

Month 8

Week 1

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 9

Week 1

Week 2

Week 3

Week 4

Notes

Month 10

Week 1

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Month 11

Week 1

Week 2

Week 3

Week 4

Notes

Month 12

Week 1

Week 2

Week 3

Week 4

Notes

My Peg in the Sand Journal

Daily Progress

Week 1

Day 1

Day 2

Day 3

Day 4

Day 5

Day 6

Day 7

Notes

My Peg in the Sand Journal

Week 3

Day 1

Day 2

Day 3

Day 4

Day 5

Day 6

Day 7

Notes

My Peg in the Sand Journal

Daily Goal List

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

Organising Yourself

Good organisational skills are the key to good time management and the more organised you become, the more time you will free up with little or no effort.

Firstly you need to isolate some time for 'you'. Look at your working week and identify times that you are usually less busy. It might be first thing Monday morning or 2pm on Wednesday afternoons. Whenever it is, allocate this time as being your 'you' time. During this 'you' time, you don't answer any calls or emails or work on anyone else's stuff other than your own. This is 'your' time to develop strategies and educate yourself and work on achieving 'your' goals.

Then look at the rest of your working week. Write a list of all the things that need to fit into your working week and how long they usually take you to do and allocate blocks or modules of time on a planner or in a diary for you to work on these things. Group similar things together. By creating modules, when something unexpected comes in, rather than dealing with it immediately (unless of course it is urgent) and being distracted from the task at hand, it can be allocated to a module that it relates to. This saves you doubling up on things.

You may make the first hour of every day a module dedicated to answering emails and returning calls and then schedule the rest of the day around other commitments based on their level of priority. Learning to prioritise is an effective time management strategy. Keeping lists of things that need to be done is helpful when prioritising as it allows you to see exactly what needs doing.

My Peg in the Sand Journal

Furthermore, it is very satisfying when you review your list to see the things that have been crossed off and dealt with.

Learn to prioritise, but don't fall into the trap of not making your goals list a priority. This needs to be right up there on the top of the list. During the course of the day deal with the things that have the most urgency, and deal with them first, as after you have dealt with them the rest of the day will seem easy.

Priority List

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes



U.S President Eisenhower changed the face of American road travel through his goal to see the development of the Interstate Highway System. His dream was to construct a modern system of highways that linked the whole of America. He believed that the construction of such a highway system was essential for the security of the country and would allow easy access for the U.S military in the event of possible war or the need for evacuation in the face of natural disasters such as hurricanes.

Of course it didn't all happen overnight. Planning first began in late 1938 with the introduction of the Federal Aid Highway Act to determine the feasibility of such a project. It wasn't until 1947 that the first route for construction was announced and even then it was without any authorisation of funds with which to build it. However in 1952 the initial funding was finally authorised with subsequent funding authorisation as work progressed. The project was ambitious to say the least but in 1956 work finally began and section by section it grew and





interconnected, eventually changing the way in which every American would travel. Once remote areas became accessible, travel became faster and safer and a whole range of industries prospered alongside it; trucking, tourism, petrol or gas stations, fast food and hotels. The system is unrivalled and to this day encompasses over 46,000 miles.

The Interstate Highway System began as just one man's dream to safeguard his country and by examining the system in its entirety the blueprint was dissected into smaller highway systems within each state. These were then dissected further into industrial centres, metropolitan districts or core traffic routes and the connection between them while funding was authorised for each stage's completion. The project took years to complete, but through determination, clever thinking and this dissection into manageable individual segments, the system eventually became the complex combination of highways and interstate routes that it is today. This was all from one man's dream.



"Lack of willpower has caused
more failure than lack of
intelligence or ability."

Flower A Newhouse

Daily Schedule

Module 1

Module 2

Module 3

Module 4

Module 5

Module 6

Module 7

Module 8

Module 9

Module 10

Module 11

Module 12

Notes

My Peg in the Sand Journal

Things that you can do on a daily basis:

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

Notes _____

My Peg in the Sand Journal

Things that you can do on a weekly basis:

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

Notes _____



Part 3

Taking Action

Once you have written down all of your goals and decided on some timeframes in which you are going to achieve your goals you will have a much clearer picture of how to go about achieving them. You will be able to see at a glance the goals that are a priority or achievable in the short term and by breaking down the 'bigger' goals you will also see the elements in your life which you will need to work on to achieve these 'bigger' goals.

When you identify these things you will be able to outline a concise action plan and start working on these things on a daily basis. An action plan can be as simple or as elaborate as you like just as long as the things that you are going to put on your action plan are realistic and something that you are in fact committed to. These are the things that you are going to attend to in the modules of time that you have specifically put aside. For instance, you may have put aside an hour every morning to make phone calls and emails. You might have on your list a number of phone calls that need to be made; to enquire about things or to people that will help or as part of the research process. This is when you make them.

On the other hand you may have to learn a new skill, so you allocate a time module for education and in this time you may do some reading or research or attend a course that relates to what you want to learn.

If you break goals down into this sort of detail and every day attend to some of these details, with time you will find that detail by detail you are actually acting on those goals and sometimes going a long

way to achieving them without realising just how much progress you are making. Not only that, as you begin to work towards your goals you start to create an energy that gives substance to your goals. As you see things start to unfold or be achieved, you become more confident, feel successful and in turn attract opportunities and likeminded people that can help you to further achieve your goals.

You will also be able to determine your strengths and weaknesses and work on utilising these strengths and weaknesses to your advantage. A strength might be that you are good at time management, so use that strength to make sure you maximise the time for your personal development. Alternatively, if your weakness is time management, then work on that. Instead of packing your day with things that you know you are never going to do, start slowly.

Start by 'time managing' one thing, then the next day two things, then three things and so on. Build momentum and give yourself time to adapt to your new disciplines. Although it is important to aim high, if you set the bar too high from the beginning you will become discouraged if you don't follow through, making it harder to maintain discipline in the long term.

If you recognise weaknesses in your character that keep recurring, you may choose to delegate particular tasks that relate to these weaknesses to someone else. Or if you find it hard to stay on task personally, you may elaborate on that weakness by associating with other likeminded people, joining groups or pairing up with a friend or partner who has similar goals to your own and doing it together.

My Peg in the Sand Journal

This can be a double-edged sword because if you pair up with someone that lacks the motivation that you have, or has tendencies to be negative, it can deflate your own energy. It is important to still act independently and draw from others' support rather than just relying on it to the point of dependency.

The most important thing is to actually take action!

Your strengths

List your strengths or positive aspects of your personality

1. _____
2. _____
3. _____
4. _____
5. _____

Your weaknesses

List your weaknesses or problematic behaviour

1. _____
2. _____
3. _____
4. _____
5. _____

Your failures

List the failures in your life and list why

1. _____
2. _____
3. _____
4. _____
5. _____

Your opportunities

List opportunities for growth in areas of interest

1. _____
2. _____
3. _____
4. _____
5. _____

Your obstacles

List obstacles that you can see that may affect your growth

1. _____
2. _____
3. _____
4. _____
5. _____

List how these obstacles may be overcome

1. _____
2. _____
3. _____
4. _____
5. _____

Committing Yourself

The beauty of writing lists and outlining your goals is that by writing them down you are subconsciously committing to them. You are committing to the fact, that yes, this is what you want to do with your life; this is what you want your greater purpose to be; this is what your goals are.

By writing them down, you are also committing to taking action beyond the thought process. If you are serious enough to write them down, then you are serious enough to want to effectively change your life and begin your journey of personal development and discovery.

So many people don't know what it is that they actually want in life, so defining these things can be one of the most enlightening experiences in itself.

Even if you commit just one hour per week towards working on your goals, that is a start. One hour a week equates to six and a half, eight hour work days a year. Just think of what you can accomplish in one working week in your own life; that one hour no longer sounds so insignificant now does it? As time goes on and your goals start to take shape, it will become easier and easier to dedicate more and more time towards working on your goals, therefore working on your future and therefore working on the real you.



When Cheryl Ryan's daughter, Maggie asked why she had to choose only one child to help when looking to sponsor a child from India, Cheryl had to ask herself the same question. What followed was the decision to try and help as many children as possible with the goal to build a western style hospital in India where, once complete, medical volunteers would provide much needed medical assistance to the community.

Having not been involved in setting up a charity before, Cheryl approached several local charities for advice before forming a committee to deal with the applications and paperwork required to set up a charity organisation. Setting up a charity is not unlike setting up a business. It needs a business plan, firm strategy of how to raise the funds needed and a further plan of action for the development and construction of the hospital. Ongoing support once the hospital became operational was another factor to consider. There were obstacles in that the chosen location was India, so communication, resources and cultural aspects all impacted in various ways. A charity also needs to look at different marketing strategies to





raise awareness of their cause. So Cheryl decided to write a book, 'Who is George?' which related a similar story to the journey that they were on. The book had several purposes; to make people aware of the plight of children like George and as a means of raising funds as a percentage of the profits was being donated to the charity. The book also allowed Cheryl's daughter to be involved at a level that she could understand. The book did prove a challenge in its own right as not only was Cheryl new to publishing; she also learned to paint so she could illustrate the book!

There is still a long way to go, but work is underway. Land has been purchased and a small planning office established on the site, with plans being submitted for the 46 bed, 2 theatre hospital.

Together, Maggie's Dreamcatcher, Cheryl's charity, and Red Lotus, a German charity, have raised substantial funds and continue to organise various fundraising activities throughout the year to help keep the dream alive, proving just what can be achieved with a little creative thinking and dedication.



*"There's only one thing that
can guarantee our failure,
and that's if we quit."*

Craig Breedlove

Become Informed

It is never too late to learn and a key to achieving your goals is to educate yourself in the fields that you are exploring. Learn all there is to learn and never stop learning.

These days there is so much information to tap into, opportunities are everywhere. Research should be a part of every goal-setting plan. By informing yourself you will make good decisions based on solid facts. Whenever bad decisions or mistakes are made, you will usually find that the outcome may have been avoided if only you had researched it a bit more or been advised by someone that specialised in that field. There may have been benefits to be had that you missed out on simply because you were ill informed.

Set yourself a task to spend a little time each week educating yourself. Enrol in courses and attend seminars and read plenty of books, not only on the subject or industry you are exploring, but on money management, motivation, personal development and biographies on other successful people. The added bonus is that educating yourself gains you confidence, confidence in your decisions as well as yourself, which in turn empowers you to take charge and be in control of your journey towards achieving your goals and attaining success beyond your wildest dreams.

Reading other people's success stories is inspiring and motivating and makes you realise that a lot of seemingly average people have achieved some very extraordinary things. Motivational books really inspire one to take action. You may already have the academic

My Peg in the Sand Journal

knowledge, but you also need to make your mind ready. Motivational and self-development books are the instruments you can use to get your mind ready.

My Peg in the Sand Journal

List some of the things you would like to learn and why:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes _____

My Peg in the Sand Journal

List some courses or books which may help you:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

Self-Doubt and Sabotage

Self-doubt can be one of the most destructive and self-sabotaging elements that you will have to face when working towards your goals. Often we don't consciously recognise that that is in fact what we are doing but the reality is that it is so much easier to believe that we can't do something, or we don't deserve something, than to believe that we do. Everyone has had opportunities presented to them that may have changed the course of their life had they had the faith in themselves that they could do it, that they were worthy of the rewards and that the opportunity was in fact a real one. But so often when the opportunity does present itself, we can't see it for what it is.

We look for excuses as to why it won't work or why you're not the right person for the job, along with a myriad of other excuses, and the reason is usually fear. Fear of success, fear of failure, it doesn't matter; they can be as frightening as each other. They need to be overcome and you need to recognise self-doubt and sabotage when it appears and work consciously on overriding those thought patterns.

Fears

Your thoughts are your most powerful tool. Your attitude is a direct product of your thoughts. If you think negative thoughts, your attitude will be negative; if your thoughts are positive, then you generally will have a positive attitude. It is not always easy to be positive and think positive thoughts. When all is going fine it is easy, but then an obstacle or hardship comes your way and you are back to old habits. Although maintaining a positive attitude starts with you, it often helps to surround yourself with positive people. Having positive people around you is uplifting and can be an unexpected source of inspiration.

Positive people often have their own inspiring stories to tell. They are usually encouraging to others and it can be quite motivating simply being around them. Seeing other people succeed or work their way towards success gives added momentum to your own experience and journey towards success and they can spur you into action, encouraging you to achieve beyond what you, yourself thought you were capable of.

There are numerous studies that lay testimony to the effects of a positive attitude, not just on your ability to succeed but on your health as well. People with positive attitudes claim to enjoy better health, live longer and even look younger, let alone achieve greater success in their chosen fields.

My Peg in the Sand Journal

Attitude is everything and by surrounding yourself with positive people and being positive yourself, you increase your chances of succeeding enormously.

List some of your fears and doubts

1. _____
2. _____
3. _____
4. _____
5. _____

List the reasons for these fears and doubts, are they rational?

1. _____
2. _____
3. _____
4. _____
5. _____

Affirmations

Affirmations are positive statements that you can make to yourself to reemphasise your state of being. The statements are made in the now, as in 'I am' or 'I can' to reaffirm your positive qualities or actions. They are also used in creative visualisation; by affirming that something 'is', you bring it into being, help it to manifest.

For instance, instead of thinking that you 'can't' or you 'aren't', you think you 'can' and you 'are': I am organised, I am successful, I can do anything I put my mind to, etc. Begin with the things that you actually are and then move on to the things that you want to be, by stating them in the 'now'. If you want to be better at time management, start by saying that you are good at time management rather than you are not. There has been much discussion that instinctively this can also encourage negative responses as the logical mind will in a sense argue with these affirmations. The way to counteract this is by adding action to the statement. In this instance you would perhaps say, "I am good at time management because I am putting more effort into becoming so". Your logical mind, now instead of saying back to yourself, "oh, no you're not" it will accept the affirmation because that is what you are in fact doing by recognising it as a point for improvement.

With time as you work on becoming better at time management you will reach a point where your logical mind will stop arguing with that statement and accept that, yes, you are good at time management.

My Peg in the Sand Journal

Successful? Yes I *am* successful; I am successfully working towards my goals which will bring greater success. Beautiful? Yes I *am* beautiful because I have a lot of beautiful qualities that make me so.

Affirmations are a powerful tool and can be applied to all aspects of your life to help combat fears and self-sabotaging tendencies that thwart growth and success. By looking at your fears and self doubts, recognising them and then affirming their positive counterpart, you will set the path for more positive outcomes and actions and eventually erode any fears that you may have had.

Take your fears and doubts from the previous list and turn them into positive affirmations:

1. _____
2. _____
3. _____
4. _____
5. _____

My Peg in the Sand Journal

Do you believe them?

If not, then extend the affirmation into a statement that you do believe:

1. _____
2. _____
3. _____
4. _____
5. _____

*N*otes

My Peg in the Sand Journal

List some affirmations about yourself:

1. _____
2. _____
3. _____
4. _____
5. _____

Everyday make a point of saying your affirmations out loud. Say them as if you believe them and believe them!!!

Emotion

Emotion is a powerful tool in the goal setting process. Get excited about what you are doing. Get excited about the progress you are making. Feel the goal as if you have already achieved it.

Emotions are the mindset of how you feel about things. Positive emotions are uplifting and inspiring whereas negative emotions are deflating and discouraging. By getting excited about the goal setting process, it stimulates feelings of happiness and general wellbeing which not only puts you in a positive emotional state but enables you to think more clearly and work more productively... towards your goals.

Feel the emotion of driving that brand new car. Feel the emotion of walking into your beautiful new home, the recognition of that promotion at work or the completion of that bestselling novel that you were writing. Feel it now. Don't wait for it to happen, trust that it is going to happen and feel it now. Visualise how you would feel if you had already achieved the goals that you have written down and feel that way now. It may sound a little ridiculous, but by doing so you are affirming to yourself that you *are* successful, that you *are* succeeding at achieving your goals and your mind then starts to believe that all of these things *are* possible. You are removing doubt, doing away with fear and having faith not only in yourself but in what you can achieve, whilst getting day by day that little bit closer to achieving it.



The music industry is full of would-be hopefuls that follow childhood dreams of becoming successful musicians or artists. Many succeed, some as one-hit wonders, some study to secure prestigious positions in orchestras and operas while others succeed on an international level becoming the source of inspiration for generations of other young hopefuls. While successes may vary they do share one fundamental thing and that is a profound passion for the music they perform.

Kate Ceberano is a shining example of someone with a passion for music who has been successful on many different levels throughout her singing career. Raised by parents who believed in letting their children follow their dreams, Kate Ceberano aspired to be a star from a very early age. Being somewhat of a dreamer she spent her time mapping out her future career as a performer. Not particularly interested in school, she sang and performed in clubs from as young as 14 with the support of her family. By 16 years of age she had





her own funk band, 'I'm Talking' which produced a number of top 10 singles, a platinum album and gave Kate a platform that saw her receive several music industry awards as a performer.

Kate's decision to go solo saw the accolades continue in the way of awards and bestselling singles. This paved the way for a foray into theatre and her own cabaret style television show as well as numerous other television appearances. Her success was almost parallel to Kylie Minogue's at one stage, having had the same record producers and the possibility of a similar success. However, Kate opted for a different direction wanting to stay true to the music she was passionate about which has become her own personal signature and a mainstay of her continuing success.

Throughout her success she has remained free spirited and individual, valuing her family above all else while continually embarking on new creative ventures that see her constantly returning to the spotlight.



"Victory always starts in the head.

It's a state of mind.

It then spreads with such radiance and

such affirmations that

destiny can do nothing but obey."

Douchan Gersi

A black and white photograph of a weathered wooden post stuck in sand. The post is the central focus, showing signs of age and wear. It is surrounded by dry, thin grasses that are out of focus in the background. The overall scene is a close-up, emphasizing the texture of the wood and sand.

Part 4

Your Support Network

Your Friends and Associates

List successful and inspiring people amongst your circle of friends or people that you admire.

Friends:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

My Peg in the Sand Journal

Inspiring People:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

My Peg in the Sand Journal

List their attributes

Friends:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes _____

My Peg in the Sand Journal

Inspiring People:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

My Peg in the Sand Journal

List the things that you could learn from them or what they could maybe offer to you:

Friends:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes _____

My Peg in the Sand Journal

Inspiring People:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

My Peg in the Sand Journal

Write down a major success that you have had in your life.

Notes

My Peg in the Sand Journal

Why was it a major success – were you in the right place at the right time or did you work towards it?

Notes

My Peg in the Sand Journal

List the elements that you can take from that success?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes

Verbalising your Goals

By verbalising your goals to others you will add momentum to the machine that drives you. However, a word of warning here! If the one you share your goals with is a negative person, then make sure you recognise this fact and rise above the negative garbage that they may inflict upon you. Most of the time, these people are actually well meaning, and don't even realise what a stone anchor they may be. This is a very important time for you to remain focused on your goals and keep a positive attitude.

Protect your goals from 'goal stealers', and seek out 'dream catchers' who are likely to support your goals and affirm your vision.

Surround yourself with positive people that will encourage and support you or provide you with inspiration. When you verbalise your goals, make it meaningful. Don't make light of your goals or verbalise them in ways that disempower your resolve or to people who don't take you seriously.

Talk about your goals to people that matter and talk about them in the *now*, something that you are doing *now*, not some far-off pipedream that may never happen. Be enthusiastic and let people see your enthusiasm – you never know, one of these people may hold a key to your success that can make all the difference.

Visualise Success

Visualising your success is an important element of reaching your goals. It comes back to feeling the emotion, seeing it in the now. When you visualise your goals you need to visualise them in past tense, as if they have already happened. By that I mean that you actually visualise a goal as if you have already received or achieved it. You can feel it, smell it, touch it; you are taking pleasure in the success or reward of it. For instance, if it is a new car that you want; visualise yourself driving the car, smelling the upholstery, taking joy in washing the car. But take care that you are visualising yourself in the driver's seat as the owner of the car – not as the car detailer at the showroom!

Visualising is a powerful tool. Not only does it help you to achieve your goals faster, it is mentally empowering in a way that is enriching to your own personal wellbeing and thought process. Visualising encourages you to be specific, see exactly what it is that you want and define the detail. In the example of a car, you choose the brand, the colour, the year model, upholstery accessories and trims and as mentioned previously, you see yourself in the driver's seat.

With a book that you have written, you see the cover, the page numbers, the quality of the paper, people buying it, you signing copies, your name on the bestsellers list, rave reviews, and international recognition for your writing. Do you see where I am going with this? It is not just about visualising the completion of the goal, it is about visualising the success of a goal. It is no good spending 2 years writing a book that is now complete, but has no

publisher, or is sitting on a bookshelf with no one purchasing it – you must visualise the end product as a success!

The same goes for a house. You don't want to find that that dream house with the fabulous leather lounge and swimming pool that you were busy visualising has terrible neighbours that are making your life a misery or that every time it rains the house is filled with buckets catching the leaks. You need to visualise not only your home, but how happy you are in it, how wonderful the neighbours are, how the house brings you joy because it doesn't require maintenance or repairs. Again, visualise the end product as a success.

Like Attracts Like

Learn to think positive thoughts; like attracts like therefore by thinking in a positive way you will attract positive results. Attitude is everything, so by opening yourself to the possibility of success, success can happen.

Allow the Laws of Attraction to work for you. Believe that you can achieve the goals that you are setting for yourself, ask to achieve the goals that you are setting, allow yourself to reap the rewards of the goals achieved, and accept that you will achieve them.

Once you begin on your journey you will notice that you will attract people with similar thought patterns to your own and you will become more aware yourself of opportunities in your fields of interest. This is part of like attracting like but you can take this a step

further by consciously and deliberately focusing on positive outcomes and opportunities and drawing them to you. The more you think in terms of these positive outcomes and opportunities, the more they present themselves and if you visualise them in the now and accept that you have already set the wheels in motion, they present themselves a lot more frequently and speedily.

Determination

Determination will be a major key to your success. Achieving your goals will require a lot of it as well as perseverance, commitment and patience and those qualities will not always be easy to maintain when you make mistakes or encounter obstacles. I have had my fair share of obstacles and when those obstacles cost or lose you some of your hard earned money, it can cause self doubt and fear and make you reluctant to act when future opportunities come along. But if you remain determined, one by one you will conquer the obstacles or build your paths around them.

Funnily enough, when you look back at these obstacles later on, what seemed an enormous obstacle at the time often appears quite insignificant in retrospect. This is largely due to the change in your mindset; the more determined you become and the more successes you achieve the more positive your attitude will become. Instead of seeing things as obstacles, you will see them as challenges; instead of seeing things as impossible you look for possibilities; it is all in the approach.

Reward Yourself

It is as important to reward yourself as an individual for your achievements as it is to also share in events with others. Maybe an annual success banquet with your Power Group would be in order.

Remember that everything you do in the real world is merely an external manifestation of what has already happened in your mind. That's where the well-known saying, "If your mind can conceive it, the body can achieve it" originated.

When we are born, our minds have few limitations. We are not born with fear or doubt. These have to be learned. As children, we believed anything was possible. The concepts of 'limitation' and 'impossibility' are simply learned or programmed behaviour. (This is something we should all be aware of when bringing up our children.)

As we mature into adults we begin to place limitations on ourselves through feedback from others or as a product of our own insecurities. We are either told, or we tell ourselves, that things can't be done or achieved or that we are not worthy of the results. We need to change that mindset and remove these limitations so that we can move forward and then reward ourselves for the successes when we do so.



Every serious athlete dreams of winning gold. While some athletes are content with playing on a more regional level, others will strive that little bit harder to attain the ultimate prize, an Olympic gold.

It takes great determination, rigorous training, dedication and personal sacrifice to achieve such a goal but the gold, so often, will symbolise so much more; self worth, personal commitment, strength of mind. If you can attain gold, you can do anything.

Natalie Cook began playing beach volleyball in high school. She took to the game quickly, captaining the Australian Indoor Junior team. She eventually elected to give up her medical studies to pursue volleyball as a fulltime professional career.

Natalie represented Australia in 1996 at the Atlanta Olympics and walked away with a bronze medal, making her all the more determined to conquer the gold. Natalie partnered with a number of players and





went on to win silver at the world championships and was first in the World Tour Event in Japan. But it wasn't until the Sydney Olympics in 2000 that her dream of gold finally came true.

Since her success in Sydney she has had numerous other successes and in her book 'Go Girl' she recounts how important the process of setting goals, and believing that you can actually achieve them, is.

As part of Natalie's personal development, through the help of a mentor, she would visualise her success and train herself to focus on positive thought processes and methods.

This has become a personal success in its own right, a subject which she now converses happily about on the public speaking circuit, motivating others to achieve their dreams, believe in themselves and 'unleash their power'.



The person who sends out positive thoughts
activates the world around him positively
and draws back to
himself positive results."

Norman Vincent Peale



Part 5

Ripples in the Pond

The Ripples

Anyone who has ever followed a dream or chased a goal with all of their heart has created a set of ripples in a pond. No one usually goes out to consciously create ripples. It is usually after the fact that you can look back and see the ripples from that pebble that you at one time cast and the flow-on effect that they have had on the people around you. Everything that a person does has a flow-on effect, sometimes good, sometimes, depending on the situation, not so good.

Making the decision to change your life for the better sends out ripples in so many different and unimaginable directions and it is amazing to be given the opportunity to see the effect that this can have on other people and their lives. It is one thing to be a ripple, but quite another to become the actual pebble.

The ripple is what you are when you begin your journey. Someone or something has cast the pebble. It may have been something someone said, an experience, pleasant or otherwise as a result of someone else's actions. It may have been something you read or saw on television and the ripple effect of what it was made its way to you. It made you look at your life, look at what it is that you would like to achieve and set the wheels in motion on your own special journey. Once the journey is underway and you start implementing real change in your life and achieving some of the goals that you have set for yourself, something shifts. Somewhere along the way you start to become the pebble and you start to cause some ripples of your own. It may be that someone you care about sees the change that you

have made in your life and takes your lead and writes down their own set of goals to follow. Another may have benefited through your success, the car salesman that you bought your car off, the builder that you contracted to build your dream home, the publisher that made millions from your bestselling novel.

The ripples might be more subtle; something in the novel you wrote really touched another and inspired them to change, learn, write, travel, whatever. Over the course of your journey you may assist many others in their own journey towards success. Whether it be inspiration or the result of an actual action, your own decision to bring about change will bring about change in so many others in so many ways that will never truly be known to you and, in instances where it is made known to you, will leave you with the most amazing feeling of empowerment and well being.

Useful Tools for Goal Setting

1. Be truthful – I cannot stress enough the importance of being absolutely and totally truthful about where you are starting from, what your real heartfelt thoughts are and what you really desire for you and your family's future. You must be completely honest or you will receive false outcomes with falsified information.

2. Answer the what, when, who, how & why questions. Be thorough. Spend adequate time and express your answers in great detail. Be sure that you specify a start date and a finish date for each goal set.

3. Ignore money - set dollar goals for: \$1,000, \$10,000, \$100,000, \$1,000,000, \$10,000,000.

4. Set time goals - what do I want that would take at least 10 years to produce (perhaps 20yrs, 50yrs, 100yrs).

5. Break down your list of goals into defined categories such as: Career, Children, Community, Contribution, Education, Environment, Family, Finances, Friendship, Fun, Spiritual, Self-fulfilment, Health, Relationships, Physical, Business.

6. Fine tune your future

7. Add more detail – be really specific about what the detail of your goals.

8. Keep the planning process alive

- make time to create your future
- get others to help in the process
- find a coach or a mentor
- teach the process
- lighten up - have fun
- reward yourself for your achievements
- keep focused
- know the costs of the future you are creating – financially, physically & emotionally
- work to the plan & plan to work!
- re-visit your plan regularly
- monitor your progress in your diary on a regular basis

9. Repeat the first two steps

- Be truthful
- Answer the what, when, who, how & why questions

Conclusion

The process of setting a goal and then setting out to achieve it is in fact a primeval trait of mankind. Since cave man times humans have been faced with problems, opportunities or difficulties which they have then set about solving, whether it was 'I'm cold, I need to warm up – how can I get warm – what is warm – aahh fire! – how can I start fire when I need it – what makes fire – a spark – how can I make a spark – aahh flint stone! – OH look I started a fire – I am now warm – problem solved.'

Well maybe that is a little oversimplified but the fact remains that humans by nature are problem solvers. When posed with an obstacle or problem we naturally, both consciously and subconsciously set about solving it or overcoming it. This is a basic human instinct.

With this knowledge all you have to do is recognise what it is you need to solve or overcome and then both consciously and subconsciously it will happen. Your job is to hold that goal first and foremost in your sights and not let it fade and wither away.

When you know this - I mean really KNOW this – anything is possible, regardless of whether your goal is financial, personal or achievement based. Anything is possible.

As I said at the start of this journal, I want you to use it, not just regularly, all the time. I want you to own it, to love it and to write all over it.

My Peg in the Sand Journal

I will let you into a little secret – I have a notebook fetish! Yes there you go I admit it! I have hundreds of notebooks – I love them. I buy them all the time. I love the feel of beautiful new paper and I love to get a really good pen and write on it for the first time. Well all that might seem a bit weird but that fetish is actually how this journal came about, because whenever I got a new notebook I would set about writing up challenges or goals, my reasons for those challenges or goals, my ‘how’, my ‘why’ and my timing of those challenges and goals. I would write inspirational quotes and stories to inspire myself and most importantly I would find that I would have much greater and quicker success when I did this. AND I appreciated my success much more because I recognised my success and the effort I put in to make it happen!

One of my favourite sayings is:-

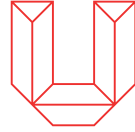
“Just get out there and make it happen!”

Well I challenge you to do exactly that – just get out there and make it happen. Have fun goal setting. Have fun achieving them. Have fun succeeding. Bye for now.



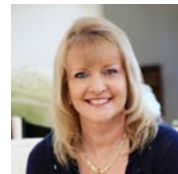


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