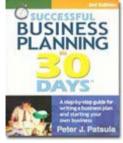
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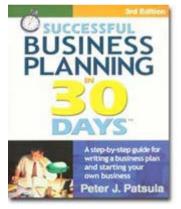
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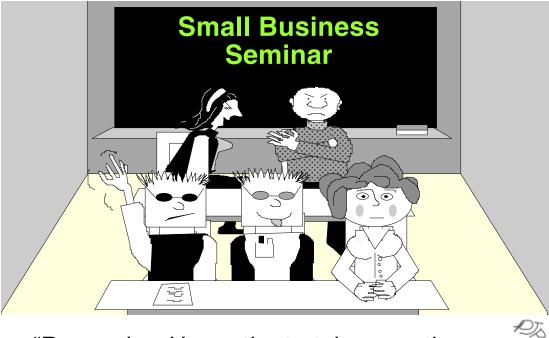
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This book has helped me a great deal in thinking about my business - Jason Myers, TX Amazon.com review

# PERSONAL PLANNING Guidebook #90:

Arming Yourself with<br/>"Kamikaze Survival Techniques"3Defining The Mystery of "True Wealth"4Inspiring Yourself with Epigrams & Aphorisms6Looking . . . Before You Leap12



### "Remember Harry, the tortoise won the race." Not the hare."

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## ARMING YOURSELF WITH "KAMIKAZE SURVIVAL TECHNIQUES"

ADEQUATE PREPARATION and research isn't enough to keep a new business venture from falling flat on its face. Unfortunately, new entrepreneurs are often ill equipped to handle situations where anything that can go wrong, does. And the fact is, unexpected problems occur regularly and have a nasty habit of festering into business killers.

To survive your first year of business, you need to have a clear understanding of where you are going, know what to steer clear of, and learn how to be patient. To help develop these skills and put yourself in the necessary "frame of mind" to launch a successful business, this guidebook presents three partly *philosophical*, partly *tongue-in-cheek* "Kamikaze Survival Techniques."

More specifically it attempts to define *true wealth*, highlight more than 30 inspirational quotes, and provide 10 common sense "Look Before You Leap" strategies.



## DEFINING THE MYSTERY OF "TRUE WEALTH"

ACCORDING to football super star Joe Namath, "Winning isn't everything, it's the only thing." And according to financial whiz, Alex P. Keaton (a.k.a. Michael J. Fox), "Money isn't everything, it's the only thing." And according to biblical philosopher Timothy, passage 6:10, "The love of money is the root of all evil." And according to fictional character Ted Brinny standing on the corner of skid row Tallahassee, sucking back a bottle of cheap Gin, "Wealth to me – has always been a triumph of the spirit . . . burp ?#! . . . never the thickening of my wallet."

Rules are meant to be broken, but only after they're first understood. **POWERPOINT** 

90 "Kamikaze Survival Techniques"

Confused? Don't know who to believe? Don't have a clue who knows the real truth? Read the following:

True wealth is the harmonious coexistence of all there is, was and ever shall be. It is a combination of self-

 determination, self-expression, self-realization and complete unreserved love for humanity, life and the universe. It is also, unfortunately, a sucker's trap - its reality infinitely intangible, its possession as feasible as playing hopscotch on the shadows of
 Jupiter.

To all great philosophers, adventurers and entrepreneurs, the pursuit of true wealth, happiness and success has always ended in utterly hopeless humil-



ity. Ultimate success cannot be contained or understood within the confines of the human mind. It must be approached with awe, not pride. It is something that can never be won, paid for, nor even earned. It is something that can only be glimpsed, something that becomes more puzzling the moment it seems to become clearer. something perpetually out of reach, like a carrot dangling in front of us, from the end of a stick a few inches longer than our arm.

Success is a journey, not a destination. BEN SWEETLAND

One can only conclude, as Ben Sweetland has, "Success is a journey, not a destination" (and it is deeply personal).



## INSPIRING YOURSELF WITH EPIGRAMS & APHORISMS

KEEPING TRACK of popular thought, is a good way of creating a never-ending source of innovation and marketing ingenuity. As Francis Cartier says:

There is only one way in which a rich person acquires a new idea: by rich the combination or association of **SAN** two or more ideas he already has **JOH** into a new juxtaposition in such a manner as to discover a relationship among them of which he was not previously aware.

The following compilation of 33 alphabetized list of quotes, epigrams, and witty

It is better to live rich than to die rich. SAMUEL JOHNSON

phrases were thus chosen to inspire as well as entertain you:

#### **33 Inspirational Quotes**

If you want to be happy, accept what you have. If you want to be miserable demand more than you're willing to give. ANON

It is better to fail at reaching for the stars than to succeed at reaching for a bottle of gin. It is also better to be blissfully happy picking cherries of trees in the Okanogan than to be painfully miserable picking lint off your antique Louis VIII Armoire in a mansion full of glittering riches.

Most people would argue that financial freedom leads to happiness, fulfillment, and the freedom to pursue your passion. In truth however, the correct formula is exactly the opposite: pursuing

You can make a lot of money. You can

nesses or control vast terrain. But if you're

success. You don't really have power. You

the top of "success mountain" by yourself,

just doing for yourself, you're not really a

don't have real wealth. If you make it to

you'll probably jump off.

STEVENS W. ANDERSON

lord over kingdoms or run huge busi-

your passion leads to fulfillment, happiness and eventually financial freedom.

#### ANON

Success is getis wanting what you get.

Success is more a function of consis-

#### tent common sense than of genius. ANON

There are three essentials of happiness: something to do, something to

> hope for, and someone to love. **ANON**

> > What every you put in, that's what you get out. ANON

Money, it turned out, was exactly like sex; you thought of nothing else if you didn't have it and thought of other things if you did. **JAMES BALDWIN** 



ting what you want; happiness ANON

I know that there is nothing good for man except to be happy and live the best life he can while he is alive.

#### BIBLE: ECCL, 3.12

There are three sights which warm my heart and are beautiful in the eyes of the lord and of men: E concord among brothers, friend- a ship among neighbors, and a a man and wife who are inseparable. W

#### **BIBLE: ECCULUS 25.1**

What is a man profited, if he shall gain the whole world, and lose his own soul?

#### **BIBLE: MATTHEW 16:26**

The optimist claims we live in the best of all possible worlds, and the pessimist

fears this is true. JAMES BRANCH

Even if you win

a rat race, you

are still a rat.

REVEREND

COFFIN JR.

WILLIAM SLOANE My riches consist not in the extent of my possessions but in the fewness of my wants.

#### J. BROTHERTON

No one is useless in this world who lightens the burdens of another.

#### **CHARLES DICKENS**

Beyond a wholesome discipline, be gentle with yourself. You are a child of the universe no less than the trees and the stars; you have a right to be here. And whether or not it is clear to you, no doubt the universe is unfolding as it should. Therefore be at peace with God, whatever you conceive Him to be, and whatever your labors and aspirations, in the noisy confusion of life keep peace with your soul. With all its sham, drudgery and broken dreams, it is still a beautiful world.

#### **MAX EHRMANN**

The intellect has little to do on the road to discovery. There comes a leap in consciousness, call it intuition or what you will, and the solution comes to you and you don't know how or why. ALBERT EINSTEIN

Love does not consist in gazing at each other but in looking outward together in

the same direction.

#### ANTOINE DE SAINT EXUPERY

St. Francis of Assisi was hoeing his

90 "Kamikaze Survival Techniques"

garden when someone asked what he would do if he were suddenly to learn that he would die before sunset that very day. "I would finish hoeing my garden," he replied.

#### LOUIS FISCHER

I shall pass through this world
e, but once; any good things,
therefore, that I can do, or any
g in kindness that I can show to any
human being, or dumb animal,
RY let me do it now. Let me not deter it or neglect it, for I shall not
pass this way again.
JOHN GALSWORTHY

We work to become, not to acquire. **ELBERT HUBBARD** 

Lives based on having are less free

Timing, degree, and conviction are everything in this life. **F. I FITZHENRY**  than lives based either on doing or on being.

#### WILLIAM JAMES

Life is ours to be spent, not to be saved.

#### **D.H. LAWRENCE**

It is a sobering thought, that when Mozart was my age, he had been dead for two years. **TOM LEBRER** 

The game of life is not much in holding a good hand as playing a poor hand well.

#### H. T. LESLIE

Every thing that is done in the world is done by hope.

#### MARTIN LUTHER KING

A business that makes nothing but money is a poor kind of business. HENRY FORD

There is no medicine like hope, no incentive so great, and no tonic so powerful as expectation of something tomorrow.

#### **O.S. MARDEN**

There is only one success – to be able to spend your life in your own way.

#### CHRISTOPHER MORLEY

If I had my life to live over, I would have liked to have ended up as a sportswriter. **RICHARD M. NIXON** 

Change your thoughts and you change your world.

Do what you can, with what you have,



#### where you are. THEODORE ROOSEVELT

Do not wish to be anything but what<br/>you are, and try to bethat perfectly.Life is aST. FRANCIS DE<br/>SALESance, tin<br/>mystery

Have patience with all things, but chiefly have patience with yourself. Do not lose courage in considering your own imperfections, but instantly set about remedying them – every day begin the task anew. Life is a combination of balance, timing and action. It is a mystery that can be solved by accentuating the positive, amputating the negative, learning from your failures, living up to all of your abilities, and realizing that long term vision is more important than short term gain. **FUNQUOTE** 

service. To work for the common good is the greatest creed.



**ST. FRANCIS DE SALES** 

There is no higher religion than human

## LOOKING . . . BEFORE YOU LEAP

TO GET yourself into the right state of him ind before taking the big entrepreneurial right plunge – to help you see a telephone pole right in a forest, as clear as the day it was first pounded into the ground – follow the advice contained in the following ten strategies: Nothing is more to the terrible than ac-

Know your place in the business

1. Understand where you fit into the stream of things.

tivity without insight. THOMAS

CARLYLE

world. If you are a small company, don't go after the big markets of larger companies. Large companies can afford to run at a loss for a year or two until they wipe you out and obtain a stranglehold on the market. If you have difficulty imagining this, picture yourself as a gopher in a garden, and the big guys sticking a hose down your hole to drown you. The bright side however, is big companies lose far too much time and money going after small markets, so they won't bother you

> much if you keep your markets specialized. Follow this rule of thumb, when choosing the size of your market, choose the largest one you can successfully defend.

2. Get to know the people in your area of business. If for example, you want to start a specialty catalog that caters to recently retired couples looking for new hobbies and interests; get to know people in the mail order catalog business, related service businesses like distribution

**90** "Kamikaze Survival Techniques"

services, manufacturing services, shipping services, postal services, printing services, senior citizen services, and become a member of the various Trade Associations connected with the catalog and mail-order industry. Remember that all successful business operators know inside out who their competition is, who might become a potential customer, and who can help them get connected with other businesses that can service their needs.

Rome was not built in one day. **HEYWOOD** 

3. Learn to step back and see the big picture. If you get bogged down in details, you will never accomplish anything. In fact, remaining objective inside your own domain is an essential skill critical to the success of any business. Therefore, learn to regularly step back and reanalyze your progress and decision making. Keep yourself sharp to avoid one day waking up and saying, "Hey, no one told me the hoolahoop was dead!" One way to do this, is to perform the following mental exercise. Ask yourself:

- The day I open for business, what would I do if I had 100 orders, only a few orders, more orders than I could handle, or no orders?
- How would I handle each order?
- Could I get more inventory quickly if the demand was greater than I had anticipated?
- Could I get more help to fill those extra orders?

- What would I do if everyone walks past my window during our grand opening and no one comes in?
- 4. Stay away from dropshipping courses, no money down real estate courses, and all other kinds of get-richquick schemes. It has been said that there is a sucker born every minute. This must be true because there are people out there who produce nothing, create nothing and yet become rich. Don't be

In business, at first nothing much happens until you get known. Then, if you're making money, everyone and his mother will be running around trying to get a piece of your action, either as competitors, investors or conartists. **POWERPOINT** 

tempted by others promising you an easy path to riches. Stick to your own ideas. That is where the real satisfaction is anyway. 5. If you don't have the experience in a certain area, considering accepting a low paying job in order to get that experience. Don't make

> the mistake of trying to buy experience by employing people. You are only as strong as your "weakest link."

**NOTE** If your sense of pride makes it difficult for you to start at the bottom, think of it as going to school and getting paid double your wages for all the money you're going to save later

on.

6. If you don't have the expertise in a certain area, consider taking

#### some courses or even registering in a full year community college.

Community colleges tend to offer more practical courses than universities. As an entrepreneur, this is ultimately better for you, because you need skills, not philosophy. You need hands on experience. You need to know how to operate a modem, a computer, or a data base program, not how to build one or who first built it.

NOTE Adult training is a growing industry but can be expensive, especially in high technology fields. It may be cheaper to register in a full year program at a community college, and try and take or concentrate your efforts only the courses you really need. Use education as a

It takes twenty years to make an overnight success. EDDIE CANTOR

means to end. Bill Gates was a College drop out. Now, he's the richest man in America.

7. Get people to look at your action plan, mission statement and rough copy of your business plan.

Take advantage of friends, relatives, parents, acquaintance, strangers, volunteers at SCORE offices and local Small Business Associations.

However, be advised that sometimes it's best to avoid seeking advice from friends or family members. Despite the best of their intentions, friends and family members are often too close to you to give an objective response, and can inadvertently crush your dreams.

In fact, the best response you can get from the people closest to you is a somewhat puzzled look, followed by a sincere explanation of the problems you will likely en-I know of nothing more counter. On the other hand, despicable and paif they start fidgeting and thetic than a man who looking a bit jealous that devotes all the hours may be even better. But, if of the waking day to they look at you and turn the making of money beet red, watch out, because for money's sake. they are probably too embar-Attributed to **JOHN D**. rassed to call you an abso-**ROCKEFELLER** Sr., lute lunatic. Or if they burst financier out laughing, this is usually a good indication that they don't take you seriously and never had or that your plan needs major rethinking. And if they say your idea is fantastic and are so happy for you, then maybe what

they're really saying is that it's about time you've done something with your life.

> NOTE After getting opinions from the people you know (these are the easiest opinions to get and also the least helpful), take your ideas to some real businesspersons who have the time to give you an objective and complete response. Get them to give you facts and figures, and maybe even help you with a cash flow analysis.

8. Learn how to make good decisions. A decision is based on taking in information (sensory input), processing that information so you understand



what it means, then taking action, mental or physical. Good decisions are based on manipulating each of the three areas to your advantage, by learning the right kinds of infor-Most likely, in mation to take in, how much and the initial growhow little, by processing and oring stages of ganizing the information comyour business pletely, and by training yourself you will be askto act decisively without second ing yourself over guessing every move. and over again

why you were

stupid enough to

quit your old job.

POWERPOINT

To become a better critical thinker and decision-maker, practice:

- building self-confidence and trust in your own judgment.
- cultivating interests in a wide variety of related and divergent fields

- embracing change as a valuable developmental opportunity
- rejecting standardized formats for problem solving
  - taking multiple perspectives on a problems
  - using trial-and-error experimental & experiential methods in daily living
  - viewing the world as relative and contextual rather than universal and absolute

**NOTE** Keep in mind that the above characteristics are developed over time, not overnight.

9. Learn how to overcome emotional obstacles. How many times have you



been unable to speak in public because of weak nerves or a feeling you will make a fool of yourself? How many times have your emotions failed you when you tried to stick up for yourself in front of your boss?

It is a known fact that when your emotions are out of your control, your brain functioning power is rapidly diminished. Strong emotions stimulate your adrenaline system and can lead to a sudden burst of energy or paralyzing fear. To keep yourself from turning power into fear you must train yourself to recognize exactly what causes the problem, how it normally affects you if you let it take its own course, and how you can prevent it.

A handful of patience is worth more than a bushel of brains. DUTCH PROVERB

WARNING It is easier to plug a small hole then cap a gusher. In other words, reframe your emotions before they head out of control. The best way to do this is to try and establish a feeling of calmness around you; relax your whole

> body; try and limit deep thought; listen rather than think by taking in as much sensory information as possible; and actively channel your focus. By doing this, you are attempting to turn raging hormones into insight. Insight fuels the brain rather then disempowering it.

#### 10. Learn how to handle frustration in three steps. There are three decisions that determine your destiny: what to focus on, what that focus means to you, and what to do to create the re-

sults you want. These three decisions are based on the natural brain response to any experience, which is to sense, process and re-

act. Therefore the key to overcoming frustration (new information that is problematic and emotionally discouraging) is to:

**FIRST**, sense or realize that you actually have a problem.

SECOND, find out exactly what makes it frustrating.

**THIRD**, immediately come up with a different strategy for solving the problem.

**To overcome frustration:** stop – abandon what you're doing; relax – free your mind of distractions; think – identify your irrational thoughts; counter think – replace these thoughts with more rational ones; and break the routine – try something new.

The better you become at reframing and refocusing, the better your chances will be at finding solutions where others have given up, the more likely you will

> focus only on positive aspects of all experiences and not dwell on negatives, and the more likely you will create a state of mind which gives a new strategy a chance to blossom.

EXAMPLE All in all, overcoming frustration can perhaps be as simple as recognizing that firstly, your tomato plants in your new garden just don't want to grow; secondly, that the only reason you planted tomatoes in the first place was to please your mother; and thirdly



that what you really want to do is dig up the entire garden, mulch the hell out of everything, plant grass, and instead take up golf.

\*



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