

**BUILDING A BETTER LIFE:
CONCRETE STEPS FOR
SUCCESS**



SECRETS OF SUCCESS IN 20 MINUTES

Joel K. Oppenheimer, PE

STV Incorporated

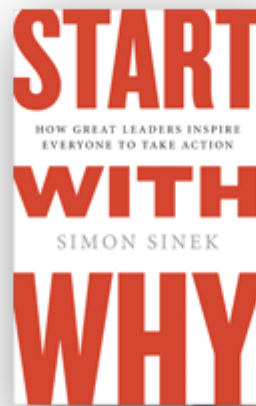
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START WITH WHY – SIMON SINEK

Find Your
Why with

**Simon
Sinek**



Simon Sinek TED Talk:

https://www.ted.com/talks/simon_sinek_how_great_leaders_inspire_action

START WITH WHY – SIMON SINEK



COVEY'S 7 HABITS OF HIGHLY EFFECTIVE PEOPLE

Habit 7: Sharpen the Saw

	Interdependence
Public Victory	Habit 6: Synergize
	Habit 5: Seek First to Understand, Then to be Understood
	Habit 4: Think Win / Win
	Independence
Private Victory	Habit 3: Put First Things First
	Habit 2: Begin with the End in Mind
	Habit 1: Be Proactive
	Dependence

ATTITUDE – 6 KEY WORDS

**We become what
we think about!**

Napoleon Hill / Earl Nightingale

ATTITUDES FOR SUCCESS

- **Positive**
- **Proactive**
- **Responsible**
- **Gratitude**

UNIVERSAL LAWS OF SUCCESS

- **Law of Control**
- **Law of Cause and Effect (Sowing/Reaping)**
- **Law of Belief**
- **Law of Expectation**
- **Law of Attraction**
- **Law of Concentration**
- **Law of Substitution**
- **Law of Correspondence**

PRINCIPLES OF GOAL SETTING

1. “Dream big dreams”
2. Goals must be written in present tense, personal, positive, visual, emotional (reticular activating system)
3. Goals must be balanced
 - What – Business, Career, Financial
 - Why – Personal, Family, Health
 - How –Professional & Personal Development
4. Major definite purpose
5. Plan of Action to accomplish goals

GOAL SETTING EXERCISE

Name:

		List Goals (GOAL Setting Exercise)

BRIAN TRACY GOAL ACCOMPLISHMENT

- Identify goal and write it down
- What are the benefits of accomplishing goal?
- What are the obstacles or barriers?
- What skills and knowledge are needed?
- What individuals, groups, companies and organizations do I need to work with?
- What is my plan of action to reach the goal?
- When do I want to reach this goal?

GOAL SETTING EXERCISE

ACTION PLAN – Develop and Prioritize Actions to Accomplish Goals

Name: _____

Goal ____:

Why - Benefits of Achieving:

Obstacles and Barriers:

Skills, Knowledge and Technology Needed:

Individuals/Groups to Work With:

When Do I Reach This Goal:

ACTION ITEMS NEEDED TO ACCOMPLISH GOAL

[illegible]

TIME MANAGEMENT

Two Realities of Life:

- Everyone will die
- We do not know when
- Thus, time is our most valuable resource!
- Infinite choices of what we do with our time

GOALS SET PRIORITIES

- With Priorities Set...
- What is the most valuable use of my time right now?

PARETO'S PRINCIPLE (80/20 RULE)

- 80% of effects comes from 20% of causes (Law of Cause and Effect)
- 80% of sales comes from 20% of clients
- Focus on 20% of tasks that create 80% of results
- Do not “major in minor things”

SIMPLIFIED METHOD TO DO LIST

- Write out 6 most important items to-do
- Prioritize the list from 1 to 6
- Work on Item 1 until completely done, then Item 2, & so on...
- Rewrite the list at end of every day
- Review before going to sleep and first thing in the morning

OTHER TIME MANAGEMENT TIPS

- Know your peak performance time and protect it
- Watch out for drop-in visitors
- E-mail
- Phone interruptions
- You are rewarded for your time and knowledge
- Two letter word that saves more time than any other word
- Know value of your time (desired hourly rate)
- Confirm all appointments in advance

SHARPEN THE SAW

- Read 1 hour per day in your field
- Take speed reading course
- Invest 3% of income in improving self
- Rip and read – Use during waiting times
- Read books by experts (see “Book List”)
 - Make sure authors are successful
 - Wait for paperbacks
 - Read reviews
- University on Wheels (CD's, Libby, Overdrive, Audibles, Podcasts)

RECOMMENDED BOOKS & AUDIOBOOKS

Page 1 of 2		Recommended Books and Audiobooks		Date:	12/12/2019	Contact: Joel.Oppenheimer@stvinc.com (410-802-8883)
Author	Title	Media	No.	Subject	Description	Rating
Ziglar	Zig	Goals	Cassettes/CDs	6 Goal Setting	Excellent recording on setting goals	9
Ziglar	Zig	Top Performance	Cassettes	6 Self-Improvement	Excellent motivational tape on success	8
Ziglar	Zig	See You at the Top	Book/Cassette	382 Self-Improvement	Success principles. Ziglar's first book.	8
Ziglar	Zig	Over the Top	Book/CDs	Self-Improvement	Excellent motivational tape on success	8
Tracy	Brian	How to Master Your Time	Cassettes	6 Time Management	Tremendous overview on time management	10
Tracy	Brian	Psychology of Achievement	Cassettes	6 Self-Improvement	A classic must listen to tapes on success	10
Tracy	Brian	The Universal Laws of Success and Achievement	Cassettes	6 Self-Improvement	Attitude, finances, goals, and success	9
Tracy	Brian	The 100 Absolutely Unbreakable Laws of Business	Overdrive Audio	Self-Improvement	Attitude, finances, goals, and success	9
Tracy	Brian	Maximum Achievement	Book/Cassette	344 Self-Improvement	Book supporting Psychology of Achievement	9
Tracy	Brian	Time Power	Book/CDs	Time Management	Book detailing time management	9
Tracy	Brian	Change Your Thinking, Change Your Future	Book	Self-Improvement	Attitude for success	8
Tracy	Brian	Eat That Frog	Book/CD	Time Management	Short simple tips on time management. Quick read.	8
Tracy	Brian	Goals	Book/CDs	278 Goal Setting	The Ultimate goal setting book. Must Read!	10
Tracy	Brian	Millionaire Habits	Book/Cassette	Self-Improvement	Attitude, goal setting, finances, excellent overview	9
Tracy	Brian	Creating Your Future	Book	Self-Improvement	Overview on creating a successful life.	8
Bliss	Ed	Doing It Now	Cassettes	6 Time Management	The ultimate time management guru.	9
Wetmore	Donald	KISS Guide to Organizing Your Life	Book	Time Management	Excellent overview on time management	9
Morgenstern	Julie	Organizing from the Inside Out	Book/Cassette	Time Management	Excellent time management guru	8
Covey	Stephen	The 7 Habits of Highly Effective People	Book/CDs	Self-Improvement	The classic book that frames success. Must read.	10
Heckler	Lou	Leadership Training (CareerTrack)	Cassettes	4 Leadership	Excellent audiobook on leadership	9
Hill	Napoleon	Think and Grow Rich	Book/CD/Cass	Self-Improvement	The original self-improvement, goal setting book	10
Hill	Napoleon	Keys to Positive Thinking	Book/Cassette	Self-Improvement	Excellent overview of positive mental attitude.	9
Nightgale	Earl	The Strangest Secret	CD	6 Self-Improvement	First audiobook from father of audiobooks	9
Nightgale	Earl	Lead the Field	CD	6 Self-Improvement	Outstanding self-improvement overview	9
Nightgale	Earl	The Essence of Leadership	CD	20 Self-Improvement	Detailed self-improvement overview	9
Mayer	Jeffrey	If You Haven't Got the Time to Do It Right...	Cassettes	Time Management	Short overview on time management tips.	8
Mayer	Jeffrey	Time Management for Dummies	Book	Time Management	Excellent book on time management.	9
Carnegie	Dale	How to Win Friends and Influence People	Book/CDs	Relationships	A classic book that has survived time. A must read.	10
Buckingham	Marcus	Know Your Strengths	Book/Cassette	Self-Improvement	Excellent book to evaluate your strengths.	9
Kaplan	Janice	The Gratitude Diaries (How a Year Looking at the E	Book/Audiobook	Self-Improvement	attitude	9
Rohn	Jim	7 Strategies for Wealth and Happiness	Book	Self-Improvement	Excellent author, excellent overview of success	8
Rohn	Jim	The Weekend Seminar	Cassettes	12 Self-Improvement	Excellent overview on success techniques	8
Rohn	Jim	The Power of Ambition	Cassettes	6 Self-Improvement	Excellent author and good tape on ambition	8
Rohn	Jim	Challenge to Succeed, A Philosophy for Successful Living	Cassettes	6 Self-Improvement	Excellent tape program on elements of success	8
Robbins	Tony	Giant Steps	CD/Cassettes	Self-Improvement	Robbins is animated presenter with great ideas	8
Robbins	Tony	Awaken the Giant Within You	CD/Cassettes	Self-Improvement	Robbins is animated presenter with great ideas	8
Robbins	Tony	Lessons in Mastery	CD/Cassettes	Self-Improvement	Robbins is animated presenter with great ideas	8
Robbins	Tony	Unlimited Power	CD/Cassettes	Self-Improvement	Robbins is animated presenter with great ideas	8
Waitley	Denis	The Psychology of Winning	Book/Cassette:	6 Self-Improvement	An outstanding classic by an excellent presenter	10

RECOMMENDED BOOKS & AUDIOBOOKS

Page 2 of 2		Recommended Books and Audiobooks			Date: 12/12/2019	Contact: Joel.Oppenheimer@stvinc.com (410-802-8883)
Author	Title	Media	No.	Subject	Description	Rating
Sommer	Bobbe	How to Set and Achieve Your Goals (CareerTrak)	Cassettes	4 Goal Setting	A good seminar on goal setting.	8
Canfield	Jack	The Success Principles	Book/CD	Self-Improvement	A book on all principles for success by author of Chicken Soup for the Soul	10
Canfield	Jack	Self-Esteem and Peak Performance	Cassettes	6 Self-Improvement	The value of self-esteem on peak performance	9
Maxwell	John	Today Matters	Book	Time Management	Excellent writer on variety of self-improvement	8
Maxwell	John	Developing the Leader In You	Book	Leadership	Excellent book on leadership	8
Maxwell	John	Winning with People	Book/Cassette	Relationships	Excellent book on people skills	8
Maxwell	John	The Five Levels of Leadership	Book/Cassette	Leadership	Excellent book on leadership and various levels	9
Bach	David	The Automatic Millionaire	Book/CD	Finances	Excellent book for young adults to manage finances	10
Stanley	Tom	The Millionaire Next Door	Book/Cassette	Finances	Interesting facts about average millionaires	10
Clason	George	The Richest Man in Babylon	Book	Finances	Easy reading timeless classic from 1920's	10
Solin	Daniel	The Smartest Investment Book You'll Ever Read	Book/CD	Finances	Excellent overview on investing for long term	9
Orman	Suze	The Courage to Be Rich	Book/CD	Finances	All of Suze Orman books are excellent & clear	8
Orman	Suze	The Nine Steps to Financial Freedom	Book/CD	Finances	All of Suze Orman books are excellent & clear	8
Orman	Suze	The Laws of Money, The Lessons of Life	Book/CD	Finances	All of Suze Orman books are excellent & clear	8
Orman	Suze	You've Earned It, Don't Lose It	Book/CD	Finances	All of Suze Orman books are excellent & clear	8
Orman	Suze	The Road to Wealth	Book/CD	Finances	All of Suze Orman books are excellent & clear	8
Ramsey	Dave	The Total Money Makover	Book	Finances	Excellent, especially for getting out of debt	9
Ramsey	Dave	More Than Enough	Book	Finances	Excellent, money and living life	9
Ramsey	Dave	Financial Peace Revisited	Book	Finances	Excellent, overview on finances and money mgmt.	9
Malkiel	Burton	A Random Walk Down Wall Street	Book/CD	Finances	Excellent, investing and market behavior	8
Bogle	John C.	The Little Book on Common Sense Investing	Book/CD	Finances	Excellent, investing in index mutual funds and why	9
Robbins	Anthony	Money--Master The Game	Book/e-book	Finances	Excellent, reinforces all ideas & presents new ideas	9
Schlesinger	Jill	13 Dumb Things People Do With Their Money	Book/e-book	Finances	Excellent overview on what to do and not do w/ money	9
Robin	Vicki	Your Money or Your Life	Book/e-book	Finances	Excellent 9 steps on achieving financial independence	10
Bryant-Quinn	Jane	Smart & Simple Financial Strategies for Busy People	Book/e-book	Finances	Excellent overview of finances	8
Bryant-Quinn	Jane	How to Make Your Money Last	Book/e-book	Finances	Excellent book on having finances last for retirement	8
Collins	J. L.	The Simple Path to Wealth: Your Road Map to Financial Independence and a Rich, Free Life	Book	Finances	Excellent book on how to achieve financial independence	9
Byrne	Rhonda	The Secret	Book/CD/Movie	Self-Improvement	Focuses on the Law of Attraction for success. Exce.	8
Souza	Brian	Become Who We Were Born To Be	Book/CD/Tape	Self-Improvement	General rules for success with people case studies	9
Ben-Shahar	Tal	Happier	Book/CD	Self-Improvement	Study on how to be happier	8
Shimoff	Marci	Happy for No Reason	Book/CD	Self-Improvement	Study on what leads to happiness	9
Achor	Shawn	The Happiness Advantage	Book/CD	Self-Improvement	Seven Principles of Positive Psychology for Happiness	9
Kaplan	Janice	The Gratitude Diaries (How Looking on the Bright...	Book/Audiobook	Self-Improvement	How gratitude can transform your life.	9
Izzo	John	The 5 Secrets You Must Discover Before You Die	Book/CD/DVD	Self-Improvement	230 wise, elderly people commonalities on life	10
Collins	Jim	Good to Great	Book/CD	Business/Ldrshp	Study of what makes great companies great	8
Thomson	Peter	The Best Kept Secrets of Great Communicators: Nine Secret Weapons to Shine Socially, Uncover Opportunities, and Be Perceived as Smarter, Sharper, and Savvier	CD	Communications	Excellent CD program on communicating for success	10
Sinek	Simon	Start with Why--How Great Leaders Inspire Everyone to Take Action	Book/CD/iPhone	Business/Ldrshp	Excellent on leadership and strategic planning	10

LEARN SUCCESS

- Take a Successful Person Out to Lunch
- Read Books Highlighting Attributes of Successful People
 - “Think and Grow Rich” by Napoleon Hill
 - “The Secret” by Rhonda Byrne
 - “The Five Secrets You Must Discover Before You Die” by John Izzo
 - Be True to Yourself: Follow Your Heart
 - Leave No Regrets
 - Be Love
 - Live the Moment
 - Leave More Than You Take

SHARPEN THE SAW

- Live each day as though it is your last and
- Learn each day as though you will live forever

STEPS TO IMPROVE ACTIVE LISTENING

- “2 Ears – 1 Mouth” Ratio
- Maintain eye contact
- Take notes (ask permission)
- Patience to let people finish thoughts
- Avoid jumping to conclusions
- Respond intermittently

STEPS TO IMPROVE ACTIVE LISTENING

- Avoid judgments – do not stereo-type
- Ask questions
- Watch body language, facial movements
- Listen to ideas and facts
- Pause before replying - “and” vs. “but”

TIPS FOR FINANCIAL SUCCESS

- Save 10% from age 22 to be financially independent
- Save 15% from age 22 to be wealthy
- Invest in index (passive) mutual funds
- Buy and hold
- Do not time the market
- Read the best financial books

BOOKS ON FINANCES

- Bach David The Automatic Millionaire
- Stanley Tom The Millionaire Next Door
- Clason George The Richest Man in Babylon
- Bogle John C. Little Book on Common Sense Investing
- Solin Daniel The Smartest Investment Book You'll Ever Read
- Solin Daniel The Smartest Money Book You'll Every Read
- Orman Suze The Courage to Be Rich
- Orman Suze The Nine Steps to Financial Freedom
- Orman Suze The Laws of Money, The Lessons of Life
- Orman Suze The Road to Wealth
- Schlesinger Jill The Dumb Things Smart People Do With Their Money
- Malkiel Burton A Random Walk Down Wall Street
- Bryant-Quinn, Jane Smart & Simple Financial Strategies for Busy People
- Ramsey Dave The Total Money Makeover
- Robbins Anthony Money—Master The Game
- Robin Vicki Your Money or Your Life
- Collins J.L. The Simple Plan to Wealth: Your Road Map to Financial Independence and a Rich, Free Life

ANNUITY FORMULA

- If you save \$1,200 per year every year at 10% per year for 50 years, you will have \$1,396,690.23
- What happens if you only save for 40 years? 30 years? 20 years?

Annual Pay	Interest	Years	Amount	Percentage	Annual Pay
\$ (1,200)	10%	50	\$1,396,690.23		
\$ (1,200)	10%	40	\$531,111.07	2.63	\$ (3,156)
\$ (1,200)	10%	30	\$197,392.83	7.08	\$ (8,491)
\$ (1,200)	10%	20	\$68,730.00	20.32	\$ (24,386)

WHAT HAS THE MARKET DELIVERED

Period 1/1 to 12/31	Annual Return	Annual w/ Inflation
Returns over Periods		
1926 to 2019	10.22%	7.14%
1950 to 2019	11.44%	7.70%
1960 to 2019	10.13%	6.22%
1970 to 2019	10.61%	6.44%
1980 to 2019	11.84%	8.51%
1990 to 2019	9.96%	7.38%
2000 to 2019	6.01%	3.79%
2009 to 2019	14.68%	12.59%
Periods		
1960 to 1982	7.83%	2.35%
1982 to 2000	17.01%	13.28%
2000 to 2019	6.01%	3.79%
1982 to 2019	11.83%	8.90%
Returns 2017, 2018 YTD & Since Election		
1/1/17 to 12/31/17	21.94%	19.42%
1/1/18 to 12/31/18	-4.42%	-6.21%
1/1/19 to 12/31/19	31.10%	28.84%
1/1/20 to 2/4/20	2.07%	Year-to-date
11/8/16 to 2/4/20	54.12%	Since Election

Period 1/1 to 12/31	Annual Return	Annual w/ Inflation
By Decades		
1920 to 1929	15.47%	5.13%
1930 to 1939	-0.12%	1.96%
1940 to 1949	9.06%	3.51%
1950 to 1959	19.61%	17.01%
1960 to 1969	7.78%	5.13%
1970 to 1979	5.80%	-1.45%
1980 to 1989	17.68%	11.97%
1990 to 1999	18.30%	14.94%
2000 to 2009	-0.99%	-3.42%
2010 to 2019	13.50%	11.53%
2010 to 2012	10.76%	8.51%
2010 to 2013	15.82%	13.63%
2010 to 2014	15.41%	13.49%
2010 to 2015	12.93%	11.23%
2010 to 2016	12.79%	11.00%
2010 to 2017	13.89%	12.02%
2010 to 2018	11.70%	9.83%
Returns 3/9/09 (Low Point) to 9/9/19		
3/9/09 to 2/4/20	387.43%	Since Low Point

http://www.moneychimp.com/features/market_cagr.htm

CAGR including dividend:

VALUE OF TIME

“This is Your Life,
Not a Dress Rehearsal”

Book by Jim Donovan

No “Do-Overs”

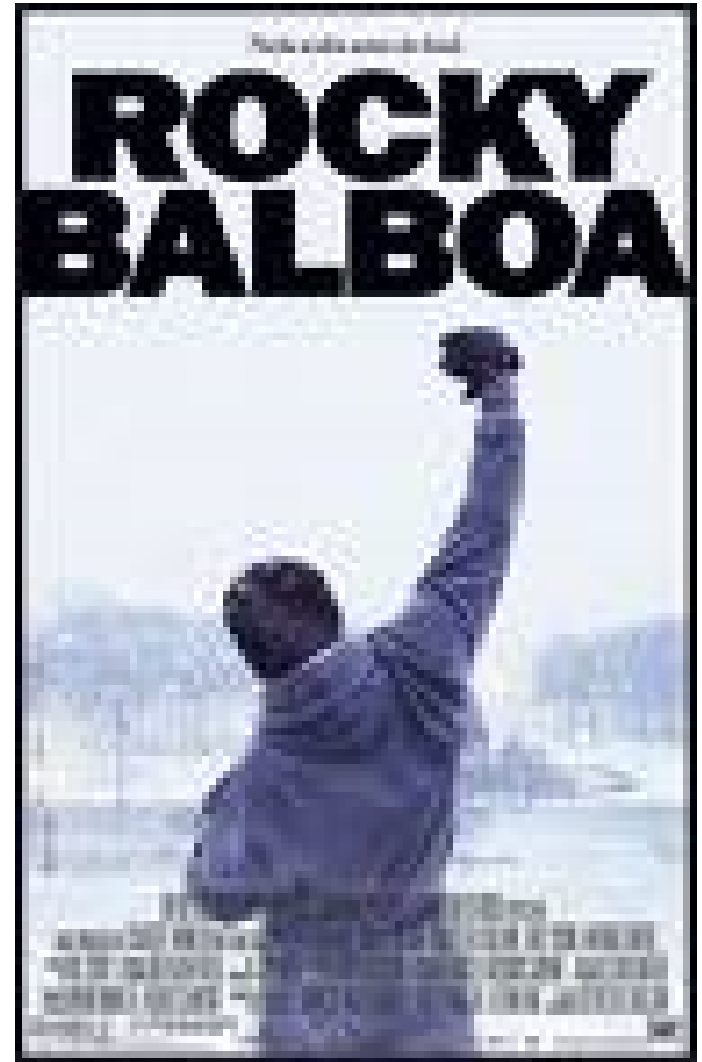
Questions

followed by

Brief Conclusion

SUMMARY OF TIPS

- Think the Right Thoughts
- Remember – We become what we think about
- Have a positive, proactive, responsible and grateful attitude
- Abide by universal laws of success and achievement
- Write your goals regularly
- Manage your time
- Listen to communicate
- Read and “University on Wheels”
- Time value of money--SAVE



CONCLUSION

“The main thing is to keep the main thing the main thing.”

Fred Smith

CONCLUSION

“You can’t go back and make
a new beginning,
But you can make a new end.”

CONCLUSION

“When you do the things you ought to do when you ought to do them,
The day will come when you can do the things you want to do when you want to do them.”

Zig Ziglar

CONCLUSION

“Happiness is a journey,
not a destination.”

“The Station”

Robert Hastings

RECOMMENDED READING

- Jack Canfield, “The Success Principles”
- Brian Tracy’s “The Universal Laws of Success and Achievement” [CD’s]
- Stephen Covey, “The 7 Habits of Highly Effective People”
- See Book List

Questions

- Joel Oppenheimer, PE
- Cell: 410-802-8883
- E-Mail: Joel.Oppenheimer@stvinc.com

Name:

[illegible]

ACTION PLAN – Develop and Prioritize Actions to Accomplish Goals

Name:

Goal ____:

Why - Benefits of Achieving:

Obstacles and Barriers:

Skills, Knowledge and Technology Needed:

Individuals/Groups to Work With:

When Do I Reach This Goal:

ACTION ITEMS NEEDED TO ACCOMPLISH GOAL

Recommended Books and Audiobooks

Date: 12/12/2019 Contact: Joel.Oppenheimer@stvinc.com (410-802-8883)

Author	Title	Media	No.	Subject	Description	Rating
Ziglar	Zig	Cassettes/CDs	6	Goal Setting	Excellent recording on setting goals	9
Ziglar	Zig	Cassettes	6	Self-Improvement	Excellent motivational tape on success	8
Ziglar	Zig	Book/Cassette	382	Self-Improvement	Success principles. Ziglar's first book.	8
Ziglar	Zig	Book/CDs	Self-Improvement	Self-Improvement	Excellent motivational tape on success	8
Tracy	Brian	Cassettes	6	Time Management	Tremendous overview on time management	10
Tracy	Brian	Cassettes	6	Self-Improvement	A classic must listen to tapes on success	10
Tracy	Brian	Cassettes	6	Self-Improvement	Attitude, finances, goals, and success	9
Tracy	Brian	The 100 Absolutely Unbreakable Laws of Business Overdrive Audio	Self-Improvement	Self-Improvement	Attitude, finances, goals, and success	9
Tracy	Brian	Book/Cassette	344	Self-Improvement	Book supporting Psychology of Achievement	9
Tracy	Brian	Book/CDs	Time Management	Time Management	Book detailing time management	9
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Tracy	Brian	Book/Cassette	Self-Improvement	Self-Improvement	Attitude, goal setting, finances, excellent overview	9
Tracy	Brian	Book	Self-Improvement	Self-Improvement	Overview on creating a successful life.	8
Bliss	Ed	Cassettes	6	Time Management	The ultimate time management guru.	9
Weitmore	Donald	Book	Time Management	Time Management	Excellent overview on time management	9
Morgenstern	Julie	Book/Cassette	Time Management	Time Management	Excellent time management guru	8
Covey	Stephen	Book/CDs	Self-Improvement	Self-Improvement	The classic book that frames success. Must read.	10
Heckler	Lou	Cassettes	4	Leadership	Excellent audiobook on leadership	9
Hill	Napoleon	Book/CD/Cass	Self-Improvement	Self-Improvement	The original self-improvement, goal setting book	10
Hill	Napoleon	Book/Cassette	Self-Improvement	Self-Improvement	Excellent overview of positive mental attitude.	9
Nightgale	Earl	CD	6	Self-Improvement	First audiobook from father of audiobooks	9
Nightgale	Earl	CD	6	Self-Improvement	Outstanding self-improvement overview	9
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Buckingham	Marcus	Book/Cassette	Self-Improvement	Self-Improvement	Excellent book to evaluate your strengths.	9
Kaplan	Janice	The Gratitude Diaries (How a Year Looking at the B Book/Audiobook	Self-Improvement	Self-Improvement	attitude	9
Rohn	Jim	Book	Self-Improvement	Self-Improvement	Excellent author, excellent overview of success	8
Rohn	Jim	Cassettes	12	Self-Improvement	Excellent overview on success techniques	8
Rohn	Jim	Cassettes	6	Self-Improvement	Excellent author and good tape on ambition	8
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Robbins	Tony	CD/Cassettes	Self-Improvement	Self-Improvement	Robbins is animated presenter with great ideas	8
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Robbins	Tony	CD/Cassettes	Self-Improvement	Self-Improvement	Robbins is animated presenter with great ideas	8
Waitley	Denis	Book/Cassette	6	Self-Improvement	An outstanding classic by an excellent presenter	10

Page 2 of 2		Recommended Books and Audiobooks			Date:	12/12/2019	Contact: Joel.Oppenheimer@stvinc.com (410-802-8883)
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Sommer	Bobbe	Cassettes	4	Goal Setting	A good seminar on goal setting.	8	
Canfield	Jack	Book/CD		Self-Improvement	A book on all principles for success by author of Chicken Soup for the Soul	10	
Canfield	Jack	Cassettes	6	Self-Improvement	The value of self-esteem on peak performance	9	
Maxwell	John	Book		Time Management	Excellent writer on variety of self-improvement	8	
Maxwell	John	Book		Leadership	Excellent book on leadership	8	
Maxwell	John	Book/Cassette		Relationships	Excellent book on people skills	8	
Maxwell	John	Book/Cassette		Leadership	Excellent book on leadership and various levels	9	
Bach	David	Book/CD		Finances	Excellent book for young adults to manage finances	10	
Stanley	Tom	Book/Cassette		Finances	Interesting facts about average millionaires	10	
Clason	George	Book		Finances	Easy reading timeless classic from 1920's	10	
Solin	Daniel	Book/CD		Finances	Excellent overview on investing for long term	9	
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Orman	Suze	Book/CD		Finances	All of Suze Orman books are excellent & clear	8	
Orman	Suze	Book/CD		Finances	All of Suze Orman books are excellent & clear	8	
Orman	Suze	Book/CD		Finances	All of Suze Orman books are excellent & clear	8	
Ramsey	Dave	Book		Finances	Excellent, especially for getting out of debt	9	
Ramsey	Dave	Book		Finances	Excellent, money and living life	9	
Ramsey	Dave	Book		Finances	Excellent, overview on finances and money mgmt.	9	
Malkiel	Burton	Book/CD		Finances	Excellent, investing and market behavior	8	
Bogle	John C.	Book/CD		Finances	Excellent, investing in index mutual funds and why	9	
Robbins	Anthony	Book/e-book		Finances	Excellent, reinforces all ideas & presents new ideas	9	
Schlesinger	Jill	Book/e-book		Finances	Excellent overview on what to do and not do w/ money	9	
Robin	Vicki	Book/e-book		Finances	Excellent 9 steps on achieving financial independence	10	
Bryant-Quinn	Jane	Book/e-book		Finances	Excellent overview of finances	8	
Bryant-Quinn	Jane	Book/e-book		Finances	Excellent book on having finances last for retirement	8	
Collins	J. L.	Book		Finances	Excellent book on how to achieve financial independence	9	
Byrne	Rhonda	Book/CD/Movie		Self-Improvement	Focuses on the Law of Attraction for success. Exce.	8	
Souza	Brian	Book/CD/Tape		Self-Improvement	General rules for success with people case studies	9	
Ben-Shahar	Tal	Book/CD		Self-Improvement	Study on how to be happier	8	
Shimoff	Marci	Book/CD		Self-Improvement	Study on what leads to happiness	9	
Achor	Shawn	Book/CD		Self-Improvement	Seven Principles of Positive Psychology for Happiness	9	
Kaplan	Janice	Book/Audiobook		Self-Improvement	How gratitude can transform your life.	9	
Izzo	John	Book/CD/DVD		Self-Improvement	230 wise, elderly people commonalities on life	10	
Collins	Jim	Book/CD		Business/Ldrshp	Study of what makes great companies great	8	
The Best Kept Secrets of Great Communicators:							
Thomson	Peter	CD		Communications	Excellent CD program on communicating for success	10	
Sinek	Simon	Book/CD/iPhone		Business/Ldrshp	Excellent on leadership and strategic planning	10	