

OPTIMUM LIFE THEME:

Achieve bliss through goal making and a life plan for personal potential, social competence & financial independence.
Learn essential knowledge for informed decision making. Live life with integrity, efficiency and objectivity for cost effective happiness.

MAIN LIFE AREAS:

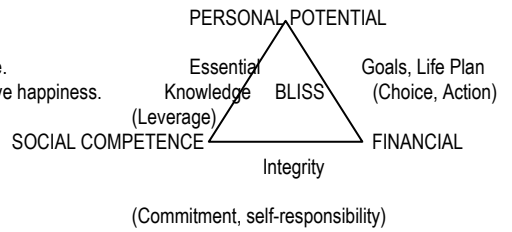
Life has 3 main areas (personal, social, financial) and sub-areas which can be used for balanced goal making

INDEPENDENCE

Personal-sub areas could be health, education, spiritual, talents, passions, etc

Social-anything to do with relationships

Financial-career, job, investment, budgeting, etc.



GOAL MAKING & PLANNING TOOLS

- __ Life Plan-make a 1 year plan with major goals that would improve your life and then a 10 & 20 year plan
- __ The Optimum Life Planner-a 3 section life planner with the concepts on the left and a action sheet on the right for personal, social, financial life areas
- __ 1 Page Life Manager, major goals, prioritizing, scheduling action steps, tracking integrity (effort), 1 Page Life Manager, Life Plan form
- __ Quality Life Calendar or any pocket calendar. A calendar is essential to keeping appointments and long range planning

LIFE BUILDING TOOLS

- __ Life Purpose-What roles, causes or meaningful activities would you do if you won the lotto?
- __ Structure-work, daily routine, school, goals, life plan etc. Anything that gives your day structure
- __ Support system-build a reliable support system by give equal to what you receive
- __ Integrity-commitment, self-responsibility, consistent, reliable
- __ Fun/Pleasure-keep it reasonably safe and equitable
- __ Attitude-the one thing you can always control with choice
- __ Risking-Calculated risk taking adds meaning and zest to life



ESSENTIAL KNOWLEDGE

General

- __ **Goals & Life Planning**--essential for control, direction, success & cost effective happiness
- __ Control is obtain with self-responsibility, planning, time management, knowledge of your needs, goals, talents and a marketable skill
- __ **Attitude** is always your choice. Sometimes the choice is difficult but it is something that no one can take away from you.
- __ **Choice** vs. Chance--"We all will have a future of some sort; the core issue is will it be by design or by default". Lee & McKenzie
- __ **Leverage** consists of inside information, marketable skills, capital, property, and self-knowledge (needs, dreams, goals, life purpose, talents).
- __ Life purpose will give you motivation, objectivity, direction & meaning.
- __ **Independence**--emotional, mental, financial independence is obtain by a effective

- philosophy that values you and your potential and a marketable skill
- __ **Communication skills** consist of good listening skills and withholding judgment.
- __ Bliss is anything that gives you great pleasure.
- __ Time management is obtained with goals, realistic scheduling, and time saving knowledge
- __ Cost Effective Happiness--happiness great to the effort made
- __ **Efficient living** is finding enjoyable & satisfying experiences with minimal effort and cost-sunsets?
- __ Consumerism, debt & slavery-consumerism & credit cards
- __ Creative Process
- __ Rhythm and balance--rest, recreation and a work balance enable one to address most important needs without stressing out
- __ Networking skills

Personal

- __ Personal potential is the sum of your talents, skills, dreams and intelligence.
- __ **Self-responsibility.** Responsible for your feelings, actions, thoughts, life = empowerment
- The best integrity you can have is to be faithful to your dreams, talents and personal code or spiritual beliefs
- __ **Goals** can give meaning, direction, control & success while young.

- __ Define for yourself what **bliss** is for you.
- __ Exercise the power of choice? Choice is something no one can take from you.
- __ A life plan is essential to be in charge of your life. (400,000 waking hours)
- __ **Only you know** what you want, need & desire
- __ You can learn good decision making (comparative analysis) with goal making

Social

- __ Social competence is a collection of effective attitudes, social knowledge and skills that enable you to have healthy relationships and participate in **constructive** communities
- __ Acknowledgement (not necessarily agreement) melts anger & promotes
- __ Listening without judgement or interruption
- __ Be a **good listener**- repeat back sometimes, maintain eye contact, equal air time.
- __ Equitable relationships--equal effort
- __ Healthy Love is **mutually respectful & equitable**
- __ Respect your and their borders, needs, dreams, feelings
- __ **Be responsible for your own feelings, needs, actions and life.**
- __ Written terms of understanding for union

- __ Have **only life affirming** friends in addition to a primary relationship
- __ **Internal character** means more then physical appearance
- __ Know someone over a long period and tests them for sincerity and character before commuting emotionally or financially
- __ Make relationship terms minimal, flexible and easy to maintain
- __ Return favors in networking
- __ Collect phone numbers and email addresses where ever you go to make new friends
- __ Never participate in arguments--take a break
- __ Use acknowledgement to resolve conflicts

Financial

- __ Financial independence is a key to **freedom** and bliss
- __ **Marketable skills** to maximize income
- __ Make more then you spend and build and emergency/investment fund
- __ Lower costs for safe investments by being **easy to please.**
- __ Use the libraries for entertainment and videos for safe low cost travel experiences.
- __ Understand how money makes money from library books
- __ Use financial newsletters & library books at the libraries for unbiased advice
- __ Invest "no-load" mutual funds only, the best of the "whole" market not just broker products.

- __ Check the **indices** (total return) for the Wilcox 5000, S & P 500, and the bond index for the last
- 12 months** for an indication of the trends of the market.
- __ Check real estate appreciation percentage per year in your area for income property.
- __ Learn to compare investments w/total return %'s. Total return = return on investment (%)
- __ Check out books from the library on financial planning. Learn how the basics of investment so you can supervise your advisers.

A DREAM IS THE BEGINNING OF A NEW REALITY----? R. Mauzay