

EXHIBIT K



The Psychology of Success

Building a Motivational Foundation

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PLAINTIFF'S
EXHIBIT

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The driving force behind achieving success is the ability to make commitments, both to yourself and to others. Why? Because action follows making and keeping commitments; and taking action is the key to achieving results. But commitment is just the beginning. This booklet introduces commitment, discipline, self-worth, and a continued quest for knowledge as the keys to success.

Self-Discipline: the Key to Making and Keeping Commitments

Self-discipline is the ability to make yourself do what you should do, when you should do it, whether you feel like it or not. It takes consistent self-discipline to set goals, to become good at time management, to acquire effective leadership skills, and to master the art of relationships.

Discipline is Positive—It takes discipline to conquer the voices in our minds, such as the fear of failure and the fear of rejection. It takes discipline to keep trying, even when that nagging voice brings up the possibility of failure. It takes discipline to change a habit. It takes discipline to plan. It takes discipline to execute a plan. It takes discipline to look with full objectivity at the results of your applied plan. It takes discipline to change either the plan or the method of executing that plan, if the results are poor.

Discipline is Action Right Now—If you realize the need to take action and you immediately take action, then you are practicing discipline. If there is a delay that passes between the moment of awareness and the time of your taking action, you are procrastinating.

Procrastination is almost an exact opposite of discipline; it's doing it tomorrow instead of today.

Discipline's Motto—"Do it now. Do it to the best of my ability today, tomorrow, and always."

Procrastination's Motto—"Do it later, tomorrow, or whenever I get a chance. Do the minimum necessary to get by."

Do it Now or Do it Later? A disciplined life yields significant rewards, but the benefits are often delayed. The rewards for the lack of discipline, on the other hand, are immediate; but they are minor compared to the immeasurable rewards of consistent self-discipline. Many, in a quest for instant gratification, choose today's pleasure rather than tomorrow's prosperity.

True Discipline Leads to the Person You Want to Become

True discipline is not the easiest option. In the short run, it's much easier to do just enough to get by than it is to give it your best effort. Waiting is always easier than acting.

Every Life is a Warning or an Example—Self-discipline is a full-time activity. The most valuable form of discipline is the kind you consistently impose on yourself. Every person's life serves as either a warning or an example: a warning of the consequences of neglect, self-pity, and lack of direction and ambition; or an example of talent put to use, of self-imposed discipline, and of objectives clearly defined and intensely pursued.

Build a Chain of Action—Successful people do not see each step toward their goal as a single step. With each action, and every discipline they follow, they see each step as a link in the chain of events and action that will lead them to their final destination. Every action taken today is a link in the chain. Every action taken in the future is a link. When you can see that every link in the

chain eventually leads you to the things you want most out of life, to the person you want to become, then you will not grow discouraged or impatient with today.

The Power of "Until"

Use the power of "until"—that is, the philosophy of "I will until." Make the commitment that you will take the consistent daily actions that will shape you into the person you want to become and bring you the life you want to live.

Be a Self-Enterprising Person

Self-enterprising is

- consistently creating new opportunities and
- taking advantage of the opportunities you create.

To be open to the possibilities that may be just around the corner, you have to build self-enterprising skills. This means keeping your eyes open and your mind active. It's having the skill, confidence, creativity, and discipline to seize opportunities the moment they arrive.

Enterprising people are always developing, following, and revising a plan until it works. They are extraordinarily resourceful, never letting anything get in their way. They do not understand the word "no" when it applies to their vision of the future. And when posed with a problem, they say, "Let's figure out a way to make it work."

Self-enterprising people see the future in the present. They find a way to take advantage of a situation, and not be burdened by it. They're hard working and they don't wait for opportunities to come to them—they go after the opportunities.

Self-enterprise means always finding a way to keep yourself actively working toward your goal—toward your dream.

Creativity and Courage: the Keys to Self-Enterprise

Self-enterprise requires two keys:

1. **Creativity**—to see potential opportunities that exist and mold them to your advantage. To look at the world a little differently, take a different approach, and to be different.
2. **Courage**—to be creative, see things differently and go against the crowd.

Self-Enterprise and Self-Worth

What could you do if you had more skills? If you read the books, listened to the tapes, took the classes, went to the seminars, and stayed up late and burned the midnight oil? What true value could you develop? Once you can see how valuable you are, understanding self-worth is a whole new experience.

Self-worth plays a major role in self-enterprise. Your self-worth is the difference between being lazy and being active—being self-enterprising. If you don't feel good about yourself, you won't feel good about your life. And if you don't feel good about your life, you won't be very interested in looking for opportunities.

Self-enterprise doesn't just relate to the ability to make money. It also means having a great enough self-worth to want to seek advantages and opportunities that will make a difference in the future. Enterprise is always better than ease. Every time you choose to do less than you can, it effects your self-confidence, your self-worth. If you keep doing a little less, every day that you keep doing a little less, you are also being a little less.

By doing a little more each day, you'll develop a new habit of *doing* rather than *neglecting*. Days and weeks and months of doing a little more will ultimately increase your confidence, your courage, your creativity, and your self-worth. In the end, it's how you feel about yourself that gives

you the increased courage and creativity for self-enterprise. Your feelings about yourself provide the greatest reward for self-enterprise. It's not what we get or what we accumulate that makes us valuable; it's what we become.

Success is in the Doing

Success isn't in the having; success is in the doing. It's the process of doing that brings value. It's the activity that transforms our dreams into reality, which converts ideas into actuality. Self-enterprise is found in the activity, for without activity you'll miss the opportunity.

Following are four keys that can unlock the self-enterprising power you already have inside you. Use these keys to become the person you want to be and to achieve your goals.

Four Keys to Personal and Business Success

Accept Complete Responsibility and Total Accountability for Yourself

Accepting complete responsibility and total accountability for yourself is easier said than done. However, those who recognize the wisdom of this path, and choose to accept its calling, know the power and freedom it brings.

The Power to Achieve—Countless men and women born into poverty have taken upon themselves the responsibility to get the knowledge and skills they needed to have in order to create lives of happiness and prosperity. For every situation and condition you can imagine, you can find someone who has overcome it and risen above it. Within each of us is the power and ability to achieve what we want to achieve and become what we want to become.

The Skills that Serve You Best—How well you did in school, if you went to college or not, or what your IQ is have very little to do with how happy

and successful you can become. You can self-teach everything you need to know to enjoy a life full of good health, happiness, and prosperity.

In fact, recent studies show that IQ has little to do with success and happiness. In life, people who have a lower IQ regularly out-perform people who have a higher IQ.

This means the major skills that will serve you best aren't taught directly in high school or college. The skills that serve you best have most likely come from your own personal experiences and the lessons that you have learned from the experiences of others. When your learning and progression in life is "on purpose" rather than "by accident," your aim in life is achieved.

Three Principles of Success—Ben Franklin gave us three principles of success and ambition that have withstood the test of time:

1. Big achievements come one small step at a time, one day at a time. Happiness doesn't come from one big success, but from small gains made day by day.
2. You have the power to mold your life and yourself into whatever you want. It is up to each of us to begin this molding process with a final product in mind. We can work it and form it every minute, every day, every month, every year.
3. Success is measured through happiness. You have to be happy along the way. You must enjoy the journey.

Make and Keep Commitments to Yourself and Others

The ability to make commitments, both to yourself and to others, is a driving force behind achieving success. Why? Because action follows making and keeping commitments; and taking action is the key to achieving results.

Life-Long Learning and Improving

Optimum effectiveness in life and in business requires more than taking action—it requires taking proper actions. And to know the proper actions to take, you need to adopt the philosophy of life-long learning. The more you know—the more skills you have—the more valuable you become to the marketplace.

Today's world has no mercy for laziness about learning. Either you take personal responsibility for continuing your education, or you end up without the knowledge and skills you need to succeed.

Learn How to Learn—Specific knowledge and skills will become obsolete with the passing of time, but learning how to learn is a skill that you can use for the rest of your life. With the right knowledge you take action, and when you take action you gain momentum. Being a life-long learner enhances each aspect of your life. You will enjoy better relationships with your family, friends, and business associates. You will become a better business person and eventually earn more in one or two years than the average person earns in five or ten years.

The Key is Inside You—Ultimately you will find that the key to true motivation is inside you. You won't have to look elsewhere to get yourself going. With the right knowledge behind you, you will find yourself becoming inspired on your own—by your own learning and your own discovery. You won't have to wait for someone to come along to motivate you anymore. Your pursuit of excellence is your best motivator.

Commit to Take Action

You know it's up to you. You have to make and keep commitments to keep yourself taking action and moving forward. You must keep learning and improving for the rest of your life. These are all things that you know you can do. Reject or ignore them, and know that you accept the consequences

that will impact your quality of life. Accept and apply them, and know that your life will be richly blessed with abundance.

Programming Yourself for Success

What + Why + How + When + Action = Success!

This formula is the key to success. Whether you want financial success, success in relationships, or optimum health, you can use this formula to make it happen.

When you know "what you want," "why you want it," "how you're going to get it," and "when you're going to get it"—and then take the proper action—you will, in time, get what you want.

What: Know What You Want

Knowing what you want, and being able to clearly describe and picture what you want, is the first step toward getting it. Do you know what you want in life? Ask yourself this question: If money were no object, what would I be doing with my life?

Whatever you focus on is what you will eventually get. If you don't clearly focus on what you want, you'll still get what you subconsciously focus on as your "want."

Right now, think about what's been going through your mind today. Now, try to remember what you were thinking about yesterday, last week, last month, and last year—even five years ago.

Did anything exciting or powerful come to mind? If so, what did you do about it? If nothing came to mind, then think about what you've accomplished during the past five years.

"Whatever the mind can conceive and believe, it can achieve. Success comes to those who become success conscious. Failure comes to those who indifferently

allow themselves to become failure conscious."

—Napoleon Hill, *Think and Grow Rich*

Why: Know Why You Want It

Have you ever asked yourself, "Why do I get up in the morning?" and "Why do I go to work every day?" Most people never consciously ask themselves these two questions, but they subconsciously answer them on a regular basis as they seek meaning in their lives.

Most people tell themselves the reason why they get up in the morning and go to work every day is to pay their bills, to get by, to survive, to make it through the day. The sad reality is that the "why" most people have in life is to make a living rather than to make a life. This is what Ralph Waldo Emerson meant when he said, "The mass of men lead lives of quiet desperation."

Laws of Motion—You don't have to live a life of "quiet desperation." If you've subconsciously told yourself that your "why" is to pay your bills, do you think it would inspire you and give you power to achieve something bigger and better in life? Probably not. And the reason why not is because of *Newton's Laws of Motion*:

- An object continues in a state of rest or constant velocity unless acted on by an external force.
- The resultant force acting on an object is proportional to the rate of change of momentum of the object.
- If one object exerts a force on another, then there is an equal and opposite force (reaction) on the first object by the second.

Here's how these laws affect your level of achievement in life:

Whatever is your "why," either consciously or subconsciously, you will only exert the necessary amount of mind power to achieve and maintain

that "why." Your body's Mind-Power Regulator (MPR) says, *this "why" only needs X amount of mind power to maintain; therefore, this is all the mind-power I can give.* When you find a bigger "why," it acts on our MPR, which increases its capacity to react.

The level of reaction from your MPR is equal to the size of the "why." It says, this "why" needs more mind-power in order to react equal to its needs; therefore, here is more mind-power.

That these natural laws have a direct effect on our mind-power has been known for years. Your resourceful mind and will power are powerful forces when they focus on a purpose, a "why," that consumes your thoughts and moves you to action.

Examine your life. Notice that whenever you wanted something strongly enough, you found a way to get it. Something was driving you—almost as strong as the desire for air would be if someone were holding you under water.

A Bigger Why—To tap the vast reserve of power within you, give yourself a bigger reason, a bigger purpose, a bigger "why," for your Mind-Power Regulator to release more mind power. If you want a better quality of life for yourself and your family, and you decide you won't accept anything less, your mind-power will find a way. You will find the time, the resources, and the courage you need to do what it takes to achieve your "why."

Almost every action comes down to "why-to" first, then "how-to." It is said that 80 percent of success is figuring out why to succeed, and 20 percent is figuring out how to succeed. If you find a big enough "why," you'll figure out the "how."

"Reasons come first. Answers come second."

—Jim Rohn

How: Know How You're Going To Get What You Want

A good idea is worth a dollar. A plan to

implement a good idea is worth a million dollars.

You probably hear good ideas all the time—good ideas that would work if there were a plan to implement them. Most likely you've had several good ideas yourself. It is relatively easy to come up with a good idea. But how you're going to bring that idea to life takes time and effort.

It takes a lot more effort to make a plan work than it does to come up with the idea. But it is worth every minute, frustration, disappointment, and sleepless night it takes to see a good idea turn into reality. Every time you turn an idea into reality, your confidence in yourself and your abilities grows—and your ideas get bigger and better because you know how to make them happen.

Guidelines for Creating Your "How"—Here are a few guidelines for creating the How.

- **Model Others:** Find someone who is already getting the same results you want to get and do what they're doing.
- **Learn What You Need to Learn:** Find out what knowledge or skill you're lacking that is keeping you from getting what you want, then acquire it.
- **Invest in Yourself:** Develop the habit of maintaining an ongoing self-improvement and business improvement program through books and audiotapes.

"Formal education will make you a living. Self-education will make you a fortune."

—Jim Rohn

"When": Decide When You'll Get What You Want

Deciding "when" you will make your achievement brings the "what," "why," and "how" together in the form of personal goals.

Goal-setting is the fundamental key to all successful plans. With goals, you create the future

in advance. Done properly—and with purpose—your goals will transform your life.

Setting goals tells your conscious and subconscious that where you are is not where you want to be and that you want to move forward. Having goals creates positive pressure, which is necessary to move forward.

Guidelines to deciding when you'll get what you want:

- **Set a Completion Date:** You must have a realistic completion time or date.
- **Put it in Writing:** This is the difference between a real desire and "wishes or hopes."

"Action": What Makes Everything Else Work

Taking action is the "power" that makes all else work. Learning more doesn't change your life. It only facilitates action. What changes your life is making decisions and taking action.

"Knowledge alone is not power. Acting on what you know is power."

If you have a good "success vehicle," such as your Internet business, and you have a "million dollar" plan, it's still not worth a penny unless you take action to implement the plan.

A lot of very intelligent people struggle in many areas of their lives, including finances. Many others who aren't considered very intelligent make a lot of money. What's the difference? They take action on what they know. People who know more but take less action are worse off than people who know less but take more action.

Get yourself to take action—Decide to exercise your power to act. As discussed earlier, the biggest obstacle to taking action is fear—fear of failure, fear of rejection, fear of the unknown. The only way to deal with fear is to face it and take action in spite of it.

What are you getting from your actions? Are you getting closer to your goals or further away? Too often people start pursuing a goal, then give up too soon. They may have been on track to achieve what they wanted, but then failed to maintain patience and persistence.

Because they're not getting immediate feedback, they give up too soon. If there's any one skill that high achievers have, it's persistence. If what you're doing is not working, don't change your goal—change your approach. Keep at it "until ..."

You must be committed—Life is constantly testing us for our level of commitment, and life's greatest rewards are reserved for those who demonstrate a never-ending commitment to act "until" we achieve. This is what separates those who live their dreams from those who live in regret.

"Success...seems to be connected with action. Successful people keep moving. They make mistakes, but they don't quit."

—Conrad Hilton

Commit to Success—Until...

Until one is committed there is always hesitancy, the chance to draw back and, always ineffectiveness. Concerning all acts of initiative, there is one elementary truth—the ignorance of which kills countless ideas and splendid plans:

"At the moment one definitely commits oneself, then Providence moves, too."

All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events and issues from the decision, raising one's favor all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamed would come his way.

Whatever you can do, or dream you can, begin it. Boldness has genius, power, and magic in it. Begin it now."

—Goethe

Ultimately, What You Really Want is Happiness

What you really want is a change in how you feel, called a change of state. You want to be in a state of joy. You believe whatever you want will bring you joy, that you will feel good by having it.

But it's not what you get that brings you the joy you're seeking; it's the process of "getting" it. It's the learning and progressing you experience during your journey toward achievement that brings you joy. That's why it's common to experience a letdown shortly after you achieve whatever it is you set out to achieve. You go from the high of, "I did it!" to the low of, "Is this all there is? I was expecting something more." This is because it wasn't the "getting it" that brought you the joy—it was the "doing it" to get it that brought you the joy.

So, in order to get the joy you want, keep setting and working toward higher and higher goals—build on your achievements and your progress, and joy, will never end.