# 100 NUGGETS OF GOLD

"More gold has been uined from the thoughts of men than has been taken from the earth." - Nipoleon Hill

Richard T. Smith

### 100 Nuggets of Gold

I don't take any credit for the nuggets of gold I'm about to pass onto you. They are pearls of wisdom I have been lucky enough to have come across in my life and I hope they may be of some help to you.

When it's raining gold, reach for a bucket, not a thimble.

Warren Buffett

- 1. If you want to know what people think ask them.
- 2. Don't chase the money, chase the dream; and then the money will chase you.
- **3. Mix in the right environment** you don't send a duck to eagle school. If you want to be successful at plumbing, you must learn from plumbers and not electricians: horses for courses.

- **4.** If you want to know what people want ask them
- **5.** If you want people to help you ask them
- **6.** If you appreciate someone tell them.
- 7. If you come across someone who is wise listen to them.
- **8.** If it's not broken, make it better you have heard that old saying *if it's not broken don't mend it*. With that mentality we would still be using the horse and cart; after all, it did the job for hundreds of years, so why fix it? What you're doing might be all well and good for now, but you still have to improve, all the time. Why? Because if you don't, your competitors will.

- 9. If you come across someone who is successful learn from them.
- **10.** If the task is too big break it down into small pieces. Be successful at little things first and build up to the big one later.
- 11. Realise your true worth. 'It doesn't matter how good you are, if you don't realise your true worth then you are not worth your true worth.'
- **12.** Change your mind set Positive thinking all the way from now on.
- **13.** Decide what you want to do and excel at it Become an expert and you will be in demand
- **14.** Pay yourself first Out of everything you earn, no matter how small, pay yourself 10%.

- **15.** Make the 10% earn its keep Invest it in something that gets a return.
- **16. Mix with people better than yourself** You cannot fly with the eagles while clucking with the turkeys.
- 17. Don't be scared to ask successful people for advice they will not bite and sometimes they feel flattered.
- **18.** Know what business you're in At one stage the railways lost out to the airlines because they thought they were in the railway business when really they were in the transportation business.
- **19. Stay clear of negative people** Be selective about who you mix with, negative people are as useful as a one-armed juggler; they will only bring you, or what you do, down

- **20.** Don't think if I can Think when I do.
- **21.** Make the decision to change your life 'It is in your moments of decision that your destiny is shaped.' Tony Robbins
- **22. Don't buy anything you don't need** *It diminishes the opportunity to buy what you do need*
- **23. Don't be scared to change** For *your life to change, you must change* Gandhi
- **24. Set Goals** You've got to have something that gets you out of bed in the morning
- **25. Inspire** Become someone people want to listen to

- 26. Set out a game plan We don't plan to fail, but we fail to plan. 'If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they might have planned for you? Not much.' Jim Rohn
- **27.** See yourself as a winner Whatever you want out of life, see yourself as having achieved it. Some academy award winners have given acceptance speeches that they had been practising for years.
- **28. Become disciplined in what you do** To become successful you must be disciplined and carry out the plan to achieve your goals.
- 29. You never get a second chance to make a first impression, so check everything before you make your first move.

- **30.** Luck is when preparation meets opportunity; the harder you work, the luckier you'll get.
- **31. Deliver what you say you will deliver.** A promise isn't worth anything until it's delivered
- **32.** Let them get to know you first. As I have said before, if people like you they will help you, so increase your likeability, but not at the expense of being false.
- **33. Think outside the box**. Try to look at things from all angles, be different.
- **34. Keep it simple.** Do not overwhelm people with all the statistics. A car salesman doesn't have to tell the customer about every nut and bolt that's in the car in order to sell it; they only need to know the benefits.

- 35. If you're selling a product or services, build up the value first.
- **36.** You cannot change people, they can only change themselves. You can help and motivate people all you want, but they and they alone, can help themselves by putting in the effort; you can take a horse to water but you can't make it drink.
- **37. Become memorable.** As Cesare Pavese said, 'We do not remember days; we remember moments.' You will be remembered for what you did to help.
- **38. Take action**. Plan to work and work the plan... "If you talk about it, it's a dream, if you envision it, it's possible, but if you schedule it, it's real." Tony Robbins Get the Edge

- **39. Look after your health**. Active body active mind. A healthy body functions better
- **40. Solutions not problems**. Always look for the solution, and if you haven't got it, find someone who has. You don't know it all, so be smart enough to know you don't know it all.
- **41. Don't be scared to step outside your comfort zone.** Christopher Columbus, the great navigator and explorer, stepped outside his comfort zone and what an impact he had on the world! Can you imagine if he had just thought, 'I will sit here in Genoa and enjoy the peace and quiet; after all, the world is flat and I don't want to fall off the edge.' 'If you are unsuccessful in your comfort zone, it's obvious your comfort zone is holding you back.'

- **42. Personal development**. Read good books, listen to successful people and ask good questions.
- **43.** Every day take one hour for yourself to listen to a good speaker on CD or MP3 or to read a good book to help your personal development.
- 44. If someone can't help you that's fine, but don't let them hinder you.
- **45.** Control your outgoings. When your outgoings supersede your incomings, you have a problem.
- **46.** Never provide a product or a service that you're not comfortable with. Would you be prepared to back it up with a guarantee?

- **47. Think about the future**. Watch for trends and changes that could affect your business
- 48. Some will, some won't, so what... next? You cannot please all the people all the time so don't let it get you down, 'I don't know the key to success, but the key to failure is trying to please everybody.' Bill Cosby
- **49.** For your business to be in business your service or product has to be where the customers **really are**.
- **50. Increase your ability to earn**. Learn a new skill or become a master at what you do already.

- **51.** Trust and credibility. Before people buy into your product or services they buy into you, so you need to build up your trust and credibility.
- **52. Build strong relationships**. No man can become successful by himself.
- **53.** The key to living your dream is to dare to do things differently.
- **54. Be thorough**. If you're going to do something, see it through, don't give up half way.
- **55.** Learn how to influence people. If you can influence people with your knowledge and skills, they will want to use your services
- **56.** You are better than where you are now. And that goes for tomorrow, next week, next year till the day you die.

- **57.** The best way to have a good idea is to have lots of ideas
- **58. Give without expecting**. You will be surprised at what comes back to you.
- **59. Beware of conformity.** Don't do what everybody does or expects you to do, be your own person. I have never come across anyone who became successful by conforming and I'm not about to hold my breath.
- 60. Relate to the person or people you're dealing with.
- 61. Get paid for what you know, not what you do. You might have heard the story of the man who charged £50 for fixing a boiler. When the customer pointed out that he had only hit the boiler with a hammer, the engineer altered the bill, which then said 'hitting the boiler with a hammer £5, knowing where to hit it, £45.

- 62. Take your customers, or your audience, from where they are to where they want to be.
- **63. Preparation** is the main ingredient of success. 'If I had 6 hours to chop down a tree, I'd spend 4 hours sharpening my axe.' Abraham Lincoln
- **64.** Don't take your eyes off the ball. Whatever you do, stay focused until the job's done.
- **65.** Success is your birth right. Don't think success belongs only to those who are university educated or born into wealth; it belongs to those who seek it.
- **66. Be proficient in economics**. Know the value of money, not to be greedy but to safeguard you and your family.

- **67. Momentum**. Once you start, keep going till you finish.
- **68. Be a good leader**. Never ask anyone to do what you wouldn't do yourself. Lead by example.
- **69.** Take full responsibility for yourself. Don't blame others. You stand and fall by your own decision. If you're prepared to take the credit, then be prepared to take the blame
- **70.** Work harder on yourself than you do on your job. If you work on your job, you can earn a living, if you work on yourself, you can make a fortune. Jim Rohn
- **71. Smile.** You attract friends with smiles not frowns

**72. Listen** to what you need to hear, not what you want to hear.

You don't have to go for the big deals. I asked a millionaire how I could make a million. This was his reply:

- **You could win the lottery**... a long shot
- **You could rob a bank...** that's hard to get away with
- \* A relative might leave you a million in their will... don't hold your breath
- \* You could sell a product for a million... that's really hard unless you're in the big league of property or diamonds for instance.
- ✓ You could sell a product for a pound or a dollar to a million people. That's a piece of cake. How many 'Everything's a pound' (or dollar) shops are there? Find a product that will accommodate a mass market and you are more than halfway there.
- **73. See** yourself as the person you want to be and act the part.

- **74.** Every day help someone, make a friend, earn some money. You won't go far wrong if you do these three things. Do the first and the second will happen automatically; and so, for some reason, will the third.
- **75.** On the journey to success be careful whose hand you're holding. The hare would be stupid to hold hands with the tortoise; for the tortoise cannot run as fast as the hare, but the tortoise can slow the hare down enough to keep pace with it. You can only go as fast as the person whose hands you're holding.
- 76. You become what you think about. If you're thinking about a worthwhile goal and work towards that goal, then you will achieve what you're focusing on. If you think in negative terms, you'll get negative results. If you think in positive terms, you'll get positive results Earl Nightingale. What you perceive is what you receive. If you can dream it, you can achieve it.

77. Give value for money. And when they least expect it, give them more. Look after the customers you have and you have them for life.

# 78. Make sure the product or service includes at least 4 from the list below:

- a. Everybody wants it
- b. Everybody needs it
- c. It's priced to buy
- d. It's priced to sell
- e. It can generate repeat business
- f. It's universal
- g. And ensure that the people you deal with have a proven track record of stability
- **79. Don't be scared of failure** fear of failure is the biggest killer for people wanting to be successful. Here are some of the biggest failures of all time:
- The Beatles were turned down by Decca Recording Company who said their guitar music was on its way out.

- J.K.Rowling, speaking at Harvard University, thanked her failures for taking her to rock bottom. This gave her a solid foundation on which to build. Had she not failed at other things, she might never have written the Harry Potter stories.
- Thomas Edison how many light bulbs did he have to make before he got it right?
- **Walt Disney** was fired from a newspaper because he lacked ideas.

### One of the greatest failures of them all:

#### Abraham Lincoln's Failures:

- Cost job, 1832
- **Defeated** for legislature, 1832
- **Failed** in business, 1833
- Elected to legislature, 1834
- **Sweetheart (Ann Rutledge) died**, 1835
- **Had nervous breakdown**, 1836

- Defeated for Speaker, 1838
- **Defeated** for nomination to Congress, 1843
- Elected to Congress, 1846
- **Lost** denomination, 1848
- Rejected for Land Officer, 1849
- **Defeated** for Senate, 1854
- **Defeated** for nomination for Vice-President, 1856
- **Defeated** Again for Senate, 1858
- Elected President, 1860, he failed himself right into the White House.

So when anyone tells you you're a failure, smile and tell them you're in great company. The list doesn't end there; you could throw in John Ford, Alexander Graham Bell and Albert Einstein for good measure.

You can fail yourself to success, the only time you become a failure is when you give up.

# 80. Give attention to detail, no matter how small

- **81.** Get out of the habit of looking for excuses. It's better to offer no excuse than a bad one. George Washington
- **82. Do more than is required of you** and you will become more valuable to the market place.
- **83.** Empathy and understanding. No kind deed goes unnoticed.
- 84. Look for cooperation with people through consent rather than fear.
- **85..** People will remember specific success stories. Backing up statistics with stories from either clients or personal experiences can greatly increase your chances of a successful deal.

- **86.** Know what you are talking about and know how to deliver what you are talking about
- 87. Honesty. If you don't know the answer to a question, say you don't know. People will always respect your honesty. No man has a good enough memory to be a successful liar.

Abraham Lincoln

- 88. Help others to succeed and you will be dragged along in the tail wind of their success
- **89. Don't rely on your memory**. If you have jewels, you keep them in a safe. Your memories and life-changing information should be written down for you to recollect as and when you or your family need it.

- **90. Learn to use** we, us and share instead of I
- 91. Know when to keep quiet; there will be times when it is best to say nothing. Some people, given enough rope, will hang themselves. 'Never interrupt your enemy when he is making a mistake.' Napoleon Bonaparte
- **92.** It's not a crime to be broke; it's a crime to look broke. James Bernard Smith senior (my dad)
- **93. Mistakes: learn from them, but don't dwell on them.** A mistake is only a mistake if you make the same one again the first time was a learning curve.
- **94.** Get your priorities right. Without customers or clients you're not in business.

- **95. Progress**: The Wildebeest is always on the move because if it stands still it will starve and perish. We, as human beings, are not that much different. It is not necessary to change. *Survival is not mandatory*. W. Edwards Deming
- 96. Never give up there will be times when you ask yourself, 'What's the point?' Just sit down and read this list again. You might be listening to or mixing with the wrong people. Maybe just talking to someone who is successful at what you're trying to do could get you back on track.
- 97. Make a bucket list. Make a list of the things you want to do before you die, it doesn't matter how crazy it is. One of mine is to dress up as Humpty Dumpty and sit on the Great Wall of China. It's your list and nobody else's, so be as crazy as you want. Don't let anyone rain on your parade. There is a big difference between living and existing... it's better to wear out than rust out.

- 98. Every day watch or listen to someone or something that makes you laugh.
- 99. Always put your brain in gear before you let the clutch out on your mouth.

**100.** Leave a legacy - Because the successes of the present are the result of the legacies of the past and our children's future depends on all of us to keep it going. It all starts with the man in the mirror – and that's You.

And finally, never believe anything, no matter who said it, no matter even if I said it, unless it agrees with your own reasoning and your own common sense; and remember, It should be you running your life, not your life running you – the tail should never wag the dog. Richard T Smith

# From the book; 'Don't stop the world I want to stay on.'

From night club owner to professional fight manager, life was rolling along like a song, that is until it took a turn for the worse. In a short space of time, people I loved and cared for started dying, one after another. Simple decisions became momentous tasks

Now, excluding my mortgage, I was £35,000 in debt; my confidence was in the gutter. I couldn't see any way out, and being a world record holding magician counted for nothing.

Then a chance meeting with a successful business man made me realise that, for once in my life, I was the right person in the right place at the right time. He passed on to me some pearls of wisdom that had stood him in good stead, and the only money he gave me was an everyday coin that you and I are familiar with, which held the secret to success in every walk of life.

I didn't spend it, and it continues to help me to this day. It was a meeting that was to impact my life from that day on; money troubles were to become a thing of the past, and my life was to become calm and stress free. But more importantly, now it was **me** running **my** life.

From the ingenious mind of Archimedes (287-212 BC), pre-eminent Greek mathematician and inventor, who produced works on plane and solid geometry, arithmetic and mechanics, this book holds his secret to success in business and every-day life, about which some of the top philosophers and motivational speakers in the world today have written and taught in seminars and lecture halls around the world.

Archimedes was born in Syracuse, Sicily and educated in Alexandria, Egypt.

The **secret** is in code that predates Leonardo da Vinci's time. £1,000 to the first person to crack the code. Could this be you?

The clues are in the book...

It is unwise to pay too much, but it is worse to pay too little. When you pay too much you lose a little money... that is all. When you pay too little you sometimes lose everything because the thing you bought was incapable of doing the things it was bought to do. The common law of business balance prohibits paying a little and getting a lot... it cannot be done. If you deal with the lowest bidder, it is well to add something for the risk you run...and if you can do that, you will have enough to pay for the something better. John Ruskin

'Build a better world,' said God... and I answered 'how? The world is such a vast place and complicated now And I'm so small and useless there's little I can do.' So God in all his wisdom said, 'Just build a better you' Unknown

### **Books by Richard T Smith**

- Don't Stop the World I Want to Stay On
- Small Book of Life Changing Quotes
- The Chestnut Man
- The Gobbledygook
- The Tuffy Stories
- The Story Teller

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