

# **The 7 Habits of Highly Effective People**

**by Stephen Covey**

**Commentary provided by Leo Schreven**

**All credits to Stephen Covey**

Our book for this month is considered one of the top 50, all-time self-help and success books in the area of personal development and self-improvement. It has been endorsed by many of the great business and motivational leaders and it comes from over 200 years of success information collected by Stephen Covey for his doctorate study.

The 7 Habits of Highly Effective People is a book that discusses principles that are universal, unchangeable, and can be applied to every area of our lives.

The durable truths Stephen Covey validates apply to family, business and society in general. The 7 Habits are a process, opening our minds to permanent things such as values, family, relationships, communicating and time-management.

This month we are looking at helping you to take control of your financial lives better, but to do it with a “character ethic” that will bring you greater fulfillment and joy in your personal and professional life.

The 7 Habits of Highly Effective People is a character-based personal development process. Steven Covey outlines for us what it means to be a truly successful person involving things like character, integrity, values, priorities, and daily habits which are keys to being an effective person.

Stephen wants to develop a changeless core inside of you. This allows for an ability to cope with large amounts of change where others may be thrown off course. A person of character or integrity stays true to their values, desires to be a good listener, to love unconditionally, and seeks to understand. Unfortunately today, our society makes us want much, and is less concerned with our state of being, regardless of the person we believe we should be. Steven Covey’s message to us this month is that before we can begin to DO, we must appreciate and refine who we ARE.

The 7 Habits of Highly Effective People reminds us that real success is built on integrity and character and timeless principles. With this foundation, the sky is the limit to create and achieve and to do so with a clear conscience.

In a nutshell, Steven Covey teaches us that the first step on the road to success is good character. The second step is openness to new perspectives. And the third step is making sure your daily habits and actions are guided by your higher aims and values. He then outlines for us 5 key traits of successful people who exhibit the 7 Habits in their lives.

The first is, “Successful people make and keep commitments and honor their promises.”

I believe with all my heart that we possess the God-given ability to achieve an excellent character. Unfortunately today, we have such poor Role Models to follow, and many are getting their role models from the wrong places, such as TV, Hollywood, sports, politics, music industry, etc., and often they let us down!

Character and ethics are the GLUE that holds modern civilizations and governments together. This is where the rubber meets the road for us as individuals. Most people see that our society is in deep trouble, especially in keeping commitments and promises. Unfortunately however, most people do not believe this is due to their own lives and behavior. In other words, “it’s not my fault it’s someone else—not my lack of personal character but theirs”!

Liberals blame Conservatives

Majorities blame Minorities

Haves blame Have Nots

Men blame Women

Children blame Parents

Blacks blame Whites, Whites blame Blacks

Employers blame Employees

Students blame Teachers

Young blame Old

And everyone blames politicians, lawyers, and the media!

This is a powerful truth for personal success and development. Each of us needs to take personal responsibility and admit that in a real sense we are all responsible for the ethical poverty exhibited in our society today!

Accepting responsibility for your life is the starting point of all great accomplishments. To truly be a man and woman of God and to live a life of character we must accept responsibility for our lives and to always stand for what is RIGHT no matter what others may think! The single greatest difference between those who excel and those who don't as Stephen Covey conveys so clearly is Character!

Successful people admit mistakes quickly and openly. When I humble myself and desire Win/Win outcomes, then I will seek to serve and not impose my ways of seeing the world on others. Until you can listen and understand the way others see things, success will evade you. Truly successful people do not live in the world of HAVE TO DO but they choose what they WANT TO DO. They focus on what really matters and is important in their lives.

Successful people understand that time is precious. It's so incredibly easy to get caught up in the activity trap, in the busyness of life, to work harder and harder at climbing the ladder of success only to discover it's leaning against the wrong wall. It is possible to be very busy without being very effective. Only 20% of the average workday is spent on "crucial" and "important" things, while the other 80% is spent on things that have "little value" or "no value." The average person gets one interruption every 8 minutes, approximately 7 an hour, or 50-60 per day. The average interruption takes 5 minutes, totaling about 4 hours or 50% of the average workday. Time-management isn't about doing the wrong things quicker which just gets us nowhere faster. Time-management is doing the right things, at the right time, with the right focus.

In order to achieve a higher goal, successful people are willing to do things that others don't want to be bothered to do. Successful, high achieving people are always willing to go the extra mile to reach the top of the mountain. Sometimes that means temporarily doing things we don't like or playing a role that is best for the whole picture. That's why successful people always have the BIG PICTURE in mind.

I ask you two questions:

1. How important is character in achieving a life of personal success and power?
2. How do you Define what character is?

Take a moment and ponder these for your life.

We live in a world today that puts great emphasis on improving the outward appearance but very little time, money, and energy on improving the inside. Remember, what happens to a person outwardly is less significant than what happens within him!

We can all talk for hours about how stressed out everyone is, and how everyone else is doing, and we can talk for hours about the pressures and temptations of this life and society we live in. But the defense of our actions amounts to nothing more than a handful of self-serving excuses! What “everyone else is doing” is quite irrelevant when it comes to doing what is right! This is why Thomas Jefferson said: **“Material abundance without character is the surest way to destruction.”** So, how do we develop character and integrity? How do we learn to become a person of excellence? Let’s see what Stephen Covey and his 7 Habits say to us about these questions.

But before we get into the actual 7 Habits let’s review some areas that Stephen Covey touches upon that give us insight and foundation with which to build The 7 Habits of Highly Effective People.

### **The First Insight: Personality Ethic versus Character Ethic.**

Character ethic based on things like integrity, humility, fidelity, temperance, courage, justice, industry, modesty, and the golden rule is the foundation of success. This model of success was exhibited by our forefathers, particularly in the writings and beliefs of Benjamin Franklin. Character ethic is based on man’s effort to integrate certain principles and habits deep within his nature. Basic success principles plus character development is how a person experiences true success and enduring happiness. This is why God says, “Keep your heart with all diligence, for out of it spring the issues of life.”

Personality ethic is the basic view of success which focuses more on public image, personality, attitudes, behavior, skills, and techniques. This model

became prevalent after World War I. The biggest difference between the two is that one focuses on who we are inside, the other focuses more on the outside. But remember, what we are communicates far more eloquently than anything we say or do. Build a successful, high achieving, rock-solid character foundation first, and then you can affect the behaviors and actions that are keeping you from success.

### **The Second Insight: The Power of a Paradigm.**

Before we can really understand the 7 Habits, we need to understand our own “paradigms” and how to make a “paradigm shift.” The word paradigm comes from the Greek and means a model, theory, or frame of reference. It’s really how we “see” the world in terms of perceiving, understanding, and interpreting. A paradigm is like a MAP. We have two main MAPS in our brains—maps of the way things are which are our realities and maps of the way things should be which are our values. We interpret everything we experience through these mental MAPS. We seldom question their accuracy and are usually unaware that we have them. We simply ASSUME that the way we see things is the way they really are or should be. Our attitudes and behaviors grow out of these, ultimately determining our success.

Each of us tends to think we see things as they are—that we are objective. But in reality we see the world not as it is, but as we are or as we are conditioned to see it. To really have major improvements and to go to the next level of success in our lives, we need to focus on the root rather than making attitude and behavior our primary focus. The true paradigms from which our attitudes and behaviors flow are inseparable from character. Being is seeing, and what we see is highly interrelated to what we are. To change our seeing we must change our being.

### **The Third Insight: The Power of Habits.**

Our character is basically a composite of our habits. Habits are the combination of Knowledge, Skill, and Desire. Knowledge is what to do and why; Skill is the how to do; Desire is the motivation, the want to do.

To form a habit, all three must be working together. A habit is something done so often it is usually easy—it is an acquired pattern of action that has become so automatic it is difficult to break. Fully 95% of everything you do or say is determined by your habits, either good or bad.

Successful people have good habits that lead them to engage in positive, productive behaviors. Habits begin as harmless thoughts and like flimsy cobwebs that with practice, become unbreakable cables to either shackle or strengthen our lives, to be a deterrent to our success or to propel us to greater heights.

Most of us are controlled by our own personal habits and those habits control and direct our lives. Our aim this month is to discover which habits are detrimental, and discover new ways to create habits that will strengthen and lead us toward the goal we want to accomplish. The great news in all this is that you can replace old patterns of self-defeating behavior with new patterns—new habits of effectiveness, happiness, and trust-based relationships. “Success is a matter of understanding and religiously practicing specific, simple habits that always lead to success.”

-Ralph J. Ringer, Author of *Million Dollar Habits*.

### **The Fourth Insight: The Maturity Continuum for Dependence.**

All of us are in stages of maturity when it comes to dependence. We go from infant, to toddler, to child, to teen, to adult, to mid-life, to senior citizen, etc.

There are 3 stages of dependence—Dependent, Independent, and Interdependent. Dependent is the paradigm of YOU. You take care of me. You come to me. This person is directed, nurtured, and sustained by others. These persons need others to get what they want. Independent is the paradigm of I. I can do it, I am responsible, I am self-reliant, I can choose. These persons can essentially take care of themselves physically, mentally, emotionally, financially. They are inner-directed and self-reliant and get what they want by their own effort.

Interdependent is the paradigm of WE. We can do it, we can cooperate, we can combine our talents and abilities and create something better. This dependency is what all of nature is run by—the plant and animal kingdoms, as well as human relationships. A person combines efforts with others to achieve success.

Interdependence is a far more mature, more advanced concept. It says this: I am self-reliant and capable, but I realize that you and I working together can accomplish far more than, even at my best, I could accomplish alone. Interdependent people have a great sense of self-worth and esteem within themselves, but they also recognize the need for love, giving, and receiving love from others. Interdependent people share of themselves in a deep, meaningful way, and have access to resources and potential of other people as well. The good news in all this is that an independent person can CHOOSE to become interdependent and take their lives to the next level by doing so.

### **The Fifth Insight: Balancing Effectiveness.**

Most people see effectiveness as the more you produce + the more you do = the more effective you are. But true effectiveness is a function of two things: What is produced + the producing asset or capacity to produce. For example: The goose that laid the golden eggs. The golden eggs are what are produced—the goose is the producing asset or capacity to produce.

Effectiveness lies in the balance between production and the production capability. Too much focus on results can be unhealthy. Too much focus on the producing asset takes away from getting results. Stephen Covey has this thread of truth running throughout his 7 Habits book.

### **Habit #1: Be Proactive.**

“Pro-activity” means that as human beings, we are responsible for our own lives. Our behavior is a function of our decisions, not our conditions. We have the initiative and the responsibility to make things happen. The word “responsibility” means, “response-ability”—the ability to choose your response. Proactive people do not blame circumstances or conditions. Their behavior is a product of their own conscious choice based on values, rather than a product of their conditions based on feeling. Accepting responsibility for your life is the starting point of all great accomplishment.

Proactive people are driven by values that are carefully thought about, selected and internalized. I have always believed that it's not what happens to us, but our response to what happens to us that hurts or helps us. What matters most is how we respond to what we experience in life. Proactive people focus their efforts on things they can do something about. Reactive

people focus their efforts on things they cannot control, like people, environment, and circumstances.

Reactive people use words like “I have to”, “If only”, and, “I can’t”. They focus on changing from the outside in versus inside out. Proactive people focus on changing from the inside out versus outside in. “Inside-out” means to start first with self, with the core of your inner being, with your paradigms, character, motives, and values. “Inside-out” is a process of renewal based on the natural laws that govern human growth and progress.

## **Habit #2: Begin with the End in Mind.**

To begin with the end in mind means to start with a clear understanding of your destination. It means to know where you’re going so that you better understand where you are now, so that the steps you take are always in the right direction. Beginning with the end in mind is based on the principle that all things are created twice! There’s a mental creation and a physical creation to all things.

Whether we are aware of it or not, whether we are in control of it or not, there is a first creation to every part of our lives. We are either in the second creation of our own proactive design, which is taking control and responsibility for our lives, or we are in the second creation of other people’s agendas, circumstances, or past habits, training or conditioning.

To begin with the end in mind means to approach your roles, values, and personal mission in a clear way. It means to be responsible for your first creation, to re-script yourself so that the paradigms from which your behavior and attitude flow together with your deepest values and are in harmony with correct principles.

The most effective way to begin with the end in mind is to develop a personal mission statement which focuses on what you want to be—which is your character. It focuses on what you want to do which are your contributions and achievements. It focuses on values and principles upon which being and doing are based. It becomes your personal constitution, the basis for making daily decisions in the midst of the circumstances and emotions that affect our lives. Before we can actually write our Personal Mission Statement, we must understand what it means to be, “Principle-



centered.” A principle is not a value. Values are the MAPS in our lives, but a principle is the territory for that MAP.

When we value correct principles, we have truth and knowledge of things as they are. Principles are guidelines for human conduct that are proven to have enduring, permanent value. They’re fundamental. They’re unarguable and self-evident.

The more closely your values and paradigms are aligned with these principles or natural laws, the more accurate and functional they will be. Principles are deep, fundamental truths. They run with exactness, consistency, and strength through the fabric of life. When a person is living a “Principle-centered” life, they have a personal power that is unmatched. They develop the power of self-awareness and knowledge, they are proactive. And the best place to understand these universal, natural, principles is in the Bible.

The Bible has example after example of what happens when we follow or obey these natural principles or laws and the consequences of what happens when we ignore these natural principles or laws. The principles apply to everyone, and by centering our lives on timeless, unchanging principles, we create a fundamental paradigm for effective living. By knowing and acting upon these principles of life, it literally creates for us a personal freedom to act wisely.

Living a “Principle-centered” life allows you to have greater inner security. When your inner compass is pointing in the right direction and your wisdom is based on the concept of consequences, (right from wrong), you will see things from God’s perspective, not man’s perspective and your personal power will be unlimited. So as we go deeply into ourselves, as we understand and realign our basic paradigms to bring them in harmony with correct principles, we can then see things more clearly in order to take the next step in creating our own unique, personal mission statement for our lives.

What is a Personal Mission Statement? It is a brief written expression of your overall purpose and what you want to be and accomplish in your life. One of the most debilitating things that can happen to a person both physically and emotionally is a lack of personal vision. Having a vision and

knowledge of what really matters in your life can give energy and urgency to your daily life.

Your personal mission in life is all your roles and values squeezed into a brief statement that describes what you want to be and accomplish. It focuses on what you want to be (character) and to do (contributions and achievements) based on the values you have. By identifying what is truly important to you and creating a personal mission statement, you create a document that will become a standard against which all the competing activities and events of your life can be measured.

Benefits of a Personal Mission Statement:

It helps to prioritize our limited time.

It helps simplify our decision-making process.

It helps in setting personal boundaries and learning to say, “NO”.

It provides a sense of security.

It helps to hold us accountable for the life we have been given.

This written statement of what you are and what you want to do should be something you have passion about, something to which you are willing to dedicate your life to. Only then will it become an inner power that will move you toward fulfillment of your unique destiny.

Next, after we have our Personal Constitution written out, the visualization and goal setting process begins. Those who get ahead in life and lead a life of achievement, do so because they have definite goals, and work every day to achieve those goals. They put all their energy, will power, and effort toward their goal, whatever it is. We human beings were created and designed by God with a mind that is capable of things even the most advanced computer cannot come close to. The challenge is that many of us have been programmed with the wrong software. We have been programmed with failure and under-achievement.

What’s the answer to reprogram this?

It’s the software called, “Goals and Visualization.” As soon as you set goals, you override the failure mechanism that is automatically programmed in you. All high achievers and successful people have goals and are decisive about them. That is why Solomon said, “Where there is no vision, the people perish!” - Proverbs 29:18

What is a goal? It's an objective and a purpose—it's more than a dream, it's a dream being acted upon. It says, "This is what I am working toward. Goal setting is getting specific with dreams and bringing them into a format where we can begin to work toward them and ultimately realize them. Goals are a combination of imagination, creativity, conscience, and inspiration. They identify where you want to be, and in the process help you determine where you are.

One of the most powerful forces in goal realization is the concept of visualization. This is when we allow our creative and imaginative part of our right brain to come into action. The more fully we are able to draw upon the right brain capacity, the more fully we will be able to visualize, to bring all the parts together, to transcend time and present circumstances, to project a holistic picture of what we want to do and be in life—this is the fuel to bring our dreams to life!

So, goals are the ongoing pursuit of a worthy objective until accomplished. Goals are like a blueprint, you can't build without it. Without a goal, you cannot construct a great life! Simply put, goal setting is the process of moving from where you are to where you want to be. Setting and achieving goals is a Bible-based principle that is eternal! And yet so few people have ever carried it out or believed it. Jesus said even a small bit of faith can move mountains.

I believe with all my heart that anyone can begin with a tiny bit of belief, add to it the desire and passion of your heart and mind, and the most impossible goal can become reality. Goals are what motivate us and are the driving force behind all great accomplishment! "...when a man really *desires* a thing so deeply that he is willing to stake his entire future on a single turn of the wheel in order to get it, he is sure to win—desiring something with a state of mind that becomes an obsession, then planning definite ways and means to acquire it, and backing those plans with persistence which does not recognize failure, this will bring your goal into reality."

A major reason for failure, unhappiness, and frustration in people's lives is a lack of meaning and purpose. Most unhappiness comes from people who do not know where they are going. A person with no sense of purpose and no goals in life will begin to exhibit such behaviors as anger, hostility, bitterness, and negativity toward others. Take the same person, and as soon

as they lay out their goals and know where they are going they feel happy, positive, and in control of all aspects of their lives.

Goals reflect your deepest values, your unique talent, and your sense of mission. Goals unify your efforts and energy and give meaning and purpose to all that you do.

### **Habit #3: Put First Things First.**

As I travel around North America, I see something very interesting when it comes to the area of time-management. Some people seem to accomplish significant things and still have “free-time” available. Others seem constantly pressured by time but get very little done that’s important in their lives. What’s the difference? Is there some great big secret?

What I have learned in my business and personal life is that the difference lies in how well we understand and use the resource of time. Time-management is definitely a skill to learn and apply. You need to understand that time is merely the order of events, not an entity itself, and that time is not a substance, but time exists only as a whole sum of events that have happened, are happening, or will happen in the future. Time is the process in which events succeed one another from past through present to future.

Events make up what time is. An event is simply a happening or occurrence of something. The basic premise to productivity and time-management is to control the events of our lives. To be truly effective at time-management we must realize the need to be proactive in achieving control as it relates to the events that make up our lives. Personal event-control suggests that we can decide for ourselves to what degree we can achieve success and in what areas of interests.

Stephen Covey suggests that time-management is actually a misnomer. He says the challenge is not to manage time, but to manage ourselves! I believe that if you fail to control the events in your life, then events in your life will control you! The only thing that most of us get to control about these events is our personal responses to them. So learning to adapt to the events of life beyond our control is one of the keys to time-management. Benjamin Franklin once said, “To love life is to love time, do not squander time, for that is the stuff life is made of.”

Since all tasks are created equal, then we must set priorities. That literally means to establish a hierarchy of importance and match the commitment of time and resources to the relative importance of each task. I think most of you can relate to this. In the financial-management arena there is an investment term commonly used called “opportunity cost.” This simply says that once you choose to make an investment in one alternative we automatically lose the opportunity to invest in any number of other alternatives. So it is with our time. When we decide to spend our time participating in one activity or event, we decide at the same time not to spend our time doing other tasks.

This is why planning is important to determine which activities are our priorities. So what we really are doing is figuring out what tasks and activities are giving us our greatest Return on Investment. This is called ROI. We seek the investment of our time that provides us the greatest return with the least amount of risk and highest liquidity.

Stephen Covey’s enlightening premise is that rather than focusing on things and time, we need to focus on preserving and enhancing relationships and on accomplishing results. He says that there are only two factors that define an activity:

1. Those that are Urgent.
2. Those that are Important.

Urgent means it requires immediate attention, “Now!” Urgent matters are visible, they press on us, they insist on action. Often they are popular with others, and seem necessary with us. We usually react to urgent matters quickly.

Important has to do with results, and being effective in life. If something is important it contributes to your mission, your values, and your high priority goals. They require more thought, initiative, and proactive energy. By being clear on what is really important, our roles, and values, and personal mission, and what we want in our lives, keeps us from being diverted into responding to the urgent.

The key is to schedule your priorities, rather than prioritizing what is on your schedule. This new paradigm of time-management puts people first and things second—leadership first and management second—effectiveness first and efficiency second—purpose first and structure second—vision first and method second.

#### **Habit #4: Think Win/Win.**

The Win/Win habit is not a technique but a philosophy of human interaction. Win/Win is primarily a way of thinking. It's based on the fundamental principle of mutual benefit in all our interactions. It's the "Golden Rule" lived out. Win/Win sees life as a cooperative, not a competitive arena.

Unfortunately, most of us are used to hearing "to win" means somebody else has to lose. Win/Win means that we accomplish our objectives in a cooperative spirit and not a competitive one. Win/Win constitutes a high level of integrity that says a promise made is a promise kept. A commitment made is a commitment kept. We place tremendous value in ourselves and in others.

Win/Win also constitutes an abundance mentality. The abundance mentality is the paradigm that there is plenty in our world for everyone. This means working together, communicating together, making things happen together. Victory and success of one, is victory and success for all.

#### **Habit #5: Seek First to Understand and then to be Understood.**

Communication is the most important skill in life! We spend much of our waking hours communicating. We can be reading or writing or we can be speaking or listening—these are the 4 basic forms of human communication. One of the biggest challenges in the communication process is that we listen with the intent to REPLY and not to truly UNDERSTAND! Have you ever watched people do this? People don't care how much you know, until they know how much you care!

To really interact effectively with people and influence them, whether it's your spouse, children, neighbor, boss, coworker or friend, you need to UNDERSTAND them first! Seeking first to understand involves a deep paradigm shift for many people. You see, most of us typically seek to be UNDERSTOOD! Most people do not listen with the intent to understand, they listen with the intent to reply. They're either speaking or preparing to speak. So we have to develop our listening skills first.

Listening Happens at Five Levels:

1. Ignoring: Not listening at all.
2. Pretending: Yeah. Uh-huh. Right.
3. Selective Listening: Hearing only certain parts of the conversation.
4. Attentive Listening: Focusing on words being spoken.
5. Empathic Listening: Trying to understand.

What is the definition of Empathic Listening? It means listening with the intent *to understand*. It gets inside another person's *frame of reference*. Communication experts estimate that only 10% of our communication is represented by words—30% is represented by sounds—60% is represented by our body language. But Empathic Listening is different. You listen with your *ears, eyes* and with your *heart*. You listen for *feeling* and *meaning*. We have this tendency to rush in to fix things up with good advice. But we often fail to take time to diagnose, to really deeply understand the problem first. Many of us are filled with our own rightness, our own autobiography.

People see things through their own paradigms, reading their autobiography into other people's lives. They are constantly projecting their own home movies onto other people's behavior. Unfortunately, our primary goal is to be understood and our conversations become collective monologues and we never really understand what's going on inside another human being. Stephen Covey says to us in Habit 5, "Seek first to understand, then to be understood. Diagnose first and then prescribe!" If you think about it, isn't that what really separates the good salesperson from the great? The good salesperson sells products, whereas the great salesperson first seeks to understand the needs, concerns, and the situation of the customer. The great salesperson focuses on selling solutions to needs and problems.

We habitually respond to others in one of four ways:

Evaluate: We either agree or disagree, from an emotional base.

Probe: We ask questions from our frame of reference.

Advise: We give counsel based on our own experience.

Interpret: We try to figure out and explain motives and behavior by our own motives and behavior.

The bottom line is this, if we really want to go to the next level of success in life, we need to do value listening. By valuing listening you show respect and honor for the other person, it makes them feel you are caring about them as a person. It builds relationships between people. By listening, you

increase in knowledge because your brain is receiving information and not trying to come up with answers. And because of that, you can generate some great creative ideas for yourself and the person you are listening to. Value listening also builds loyalty and can really help people as well. Remember: Seek first to understand, then to be understood!

### **Habit #6: Synergize.**

Simply defined, Synergy is the means that the whole is greater than the sum of its parts. It means that the relationship which the parts have to each other is a part in and of itself. It is not only a part, but the most catalytic, the most empowering, the most unifying, and the most exciting part. The essence of synergy is to value differences, to respect them, to build on strengths, to compensate for weaknesses. Synergy works—it's a correct principle. It is the crowning achievement of all the previous habits—it's team-work, it's team-building, the development of unity and creativity with other human beings. Valuing the differences in others is the essence of synergy.

### **Habit #7: Sharpen the Saw.**

Habit 7, taking time to sharpen the saw actually surrounds the other habits on the 7 habits paradigm because it is the habit that makes all the others possible. To sharpen the saw is preserving and enhancing the greatest asset you have—YOU! It's about constantly renewing your spiritual, mental, emotional, and physical life. This is the single most powerful investment we can make in life—an investment in ourselves. We need to recognize the importance of taking time regularly to sharpen the saw in all 4 areas.

1. Physical Dimension of Life through Exercise, Nutrition and Stress Management.
2. Emotional Dimension of Life through Service, Empathy, Synergy and Security.
3. Spiritual Dimension of Life through Value Clarification, Commitment, Bible study and Prayer.
4. Mental Dimension of Life through Reading, Planning, Visualizing, and Writing.

If you will commit to a minimum of one hour a day in the renewal of the physical, emotional, spiritual, and mental dimensions of your life, you will become more of a principle-centered, 7 habits type of person. Renewal is



the principle and the process that empowers us to move on an upward spiral of growth, change, and continuous improvement. To continue on this upward spiral of growth and keep progressing requires us to learn, commit, and do in each of the 4 aspects of our lives.

Well, that's it for the synopsis of our theme this month on "The 7 Habits of Highly Effective People."

Let's review as we conclude:

1. Accept Personal Responsibility for your life now and for the future.
2. Develop a personal mission statement and then set goals to accomplish what you want in your life.
3. Manage yourself, not time. Learn the difference between what's Urgent and what's Important.
4. Think Win/Win in everything you do. If others win, so do you.
5. Value listening in your relationships, be an Empathic listener.
6. Live in a synergistic paradigm, the whole is greater than the sum of its parts.
7. Renew yourself in the physical, emotional, spiritual, and mental aspects of your life.

If we focus first and foremost on developing ourselves from the inside-out, beginning with our deep inner-being, then the foundation is laid for a life of No Limits and All Power!