

**Tips for  
Professional Success  
I Wish Someone Had  
Told Me When I Was  
Graduating**



**Building a Better Life...  
Concrete Steps for Success**

**Joel K. Oppenheimer, PE**

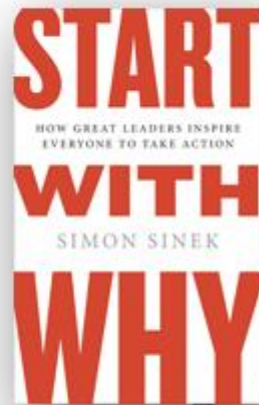
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# Start with Why – Simon Sinek



Find Your  
Why with  
**Simon  
Sinek**



## Simon Sinek TED Talk:

[https://www.ted.com/talks/simon\\_sinek\\_how\\_great\\_leaders\\_inspire\\_action](https://www.ted.com/talks/simon_sinek_how_great_leaders_inspire_action)

# Start with Why – Simon Sinek



# First Impressions



Time it takes to make a first impression?

**7 seconds**

**“You never get a second chance to make a first impression”**

# Covey's 7 Habits of Highly Effective People



## Habit 7: Sharpen the Saw

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

# Habit 1

“Be Proactive”

# Attitudes for Success





- Starts with your thinking – “Change Your Thinking, Change Your Life” (Brian Tracy)
- Being Proactive
- Being Positive
- Being Responsible (Response-able)



**We become what  
we think about!**

**Napoleon Hill & Earl Nightingale**



# Proactive Versus Reactive



## PROACTIVE

- I can
- I choose
- I can
- I will
- I will
- I am responsible
- It was my fault
- I control my future
- Let's solve it
- I will find a solution

## REACTIVE

- I can't
- I have to
- I wish or I hope
- I'll try
- I should
- He is to blame
- It was their fault
- He controls my future
- Life is full of problems
- It will never work

# Law of Cause and Effect



- Everything happens for a reason; for every effect, there is a specific cause.
- Thoughts are causes, conditions are effects.
- Sowing and Reaping
- “If you keep doing what you have been doing, you will keep getting what you have been getting.”
- Old Texas saying: “If all you ever do is all you've ever done, then all you'll ever get is all you ever got.”
- To change your life, change your thoughts.

# Law of Attraction



- Living magnet attracting people, situations and circumstances that harmonize with our dominant thoughts.
- “Birds of a feather, flock together.”
- “If you want to soar like an eagle, don’t hang with the turkeys.” [Zig Ziglar]
- “The Secret” by Rhonda Byrne

# Law of Attraction



- Negative vibration words:
  - Don't
  - Not
  - No
- Instead, What do I want?

# Law of Substitution



- Since your mind can only focus on one thought at a time, we can substitute a positive thought for a negative one.

# 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

# Habit 2



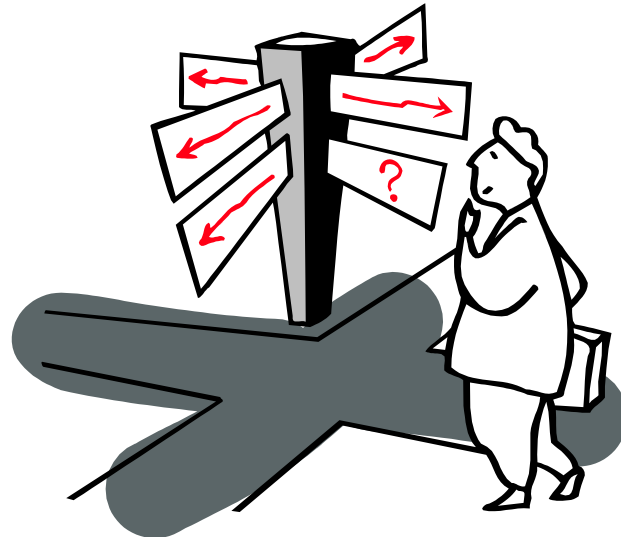
**“Begin with the End in Mind”**

# Goal Setting for Success

# 1<sup>st</sup> Step – Setting Goals



“If you do not know where you are going, all roads will get you there.”





# 1<sup>st</sup> Step – Setting Goals



“If you don’t have goals for yourself, you are doomed forever to work to achieve the goals of others.”

Brian Tracy

# Reasons to Set Goals



- Set direction
- To grow (in the right direction, consciously)
- To be aware of what one wants and then to set about doing it
- Measure accomplishments

# Reasons People Do Not Set Goals



- Fear of failure
- Fear of success
  - Others won't like me, ridicule, feel guilty
- Avoids risking, avoids change
- Now what
- Low self-esteem (not worthy)
- I don't have the time
- Logic (Left Brain) – It feels silly
- Not sold on value
- Do not know how

# S.M.A.R.T. Goals



**S** = Specific

**M** = Measurable

**A** = Attainable or Achievable

**R** = Relevant / Realistic

**T** = Time-bound

# Principles of Goal Setting



## 1. “Dream big dreams”

“The greater danger for most of us is not that our aim is too high and we miss it, but that it is too low and we reach it.”

Michelangelo

# 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

# 4 Quick Questions on Goals



## From Brian Tracy's "GOALS"

1. In 30 seconds, what are your 3 most important lifetime goals right now?
2. In 60 seconds, list 5 basic values in life. What 5 things do you value most in life?

Now prioritize 1-5.

3. In 60 seconds, what would you do if you won \$1M? List it or you cannot do it.
4. In 60 seconds, what would you do if you only had 6 months to live? Make a list. If it is not on the list, you cannot do it.

# Major Definite Purpose



- Eulogy / Life Story / Epitaph

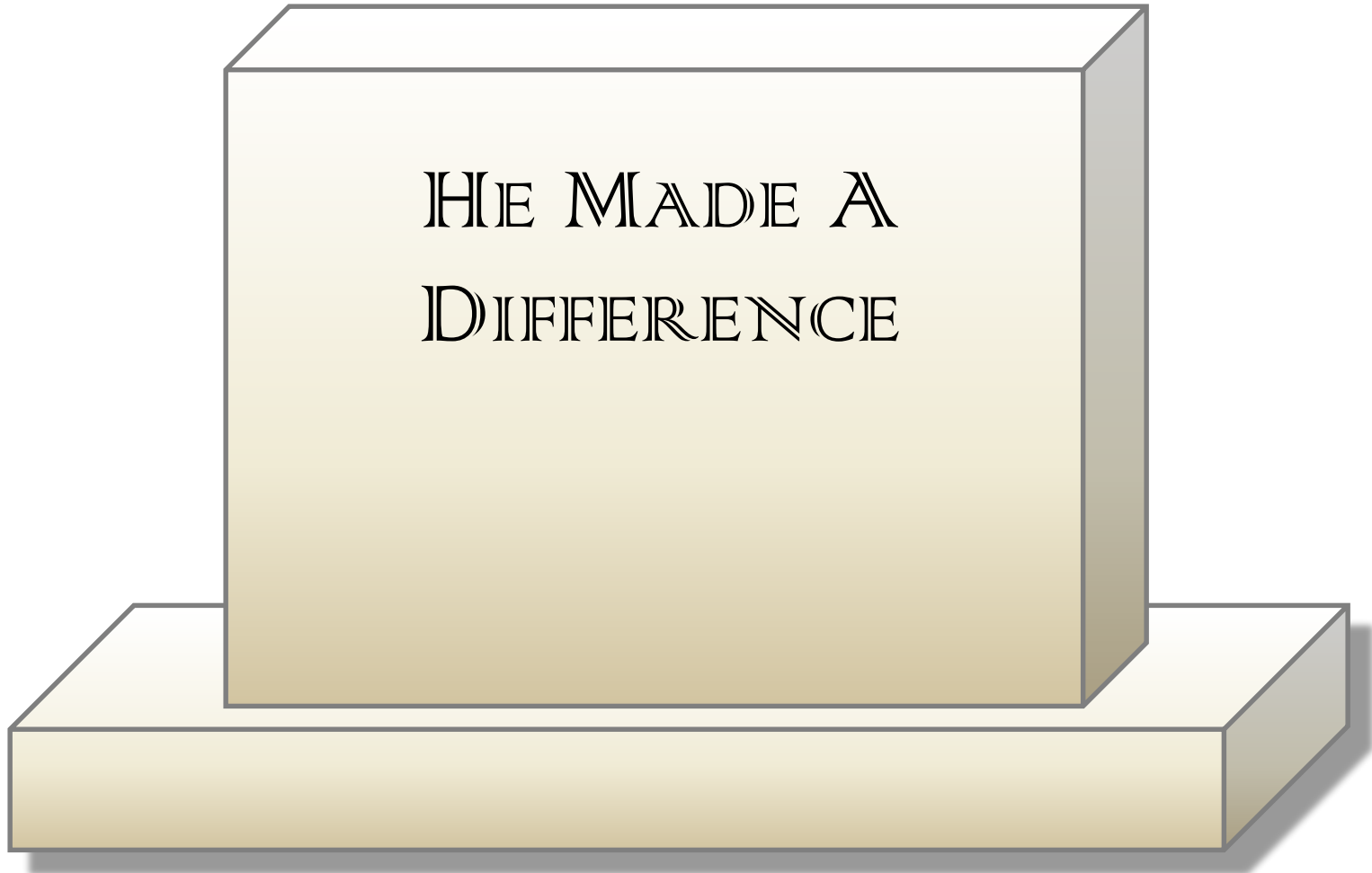
A POSITIVE LIFE  
OF LOVING,  
LEARNING, LIVING  
AND HELPING  
OTHERS ACHIEVE  
SUCCESS



# Major Definite Purpose



- Eulogy / Life Story / Epitaph



# Goal Setting Exercise



Name:

List Goals (GOAL Setting Exercise)		

# 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


# Goal Attainment



“A goal properly set  
is halfway achieved.”

“A goal without a deadline is  
just a dream.”



“Goal setting  
is the  
master skill of success.”

Brian Tracy

# Habit 3



“Put First Things First”

# Time Management for Success

# Goals Set Priorities



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

# Definition of Time Management



“Time Management is **planning** and **organizing** your time in such a way that you accomplish your **most important goals** as quickly as possible.”

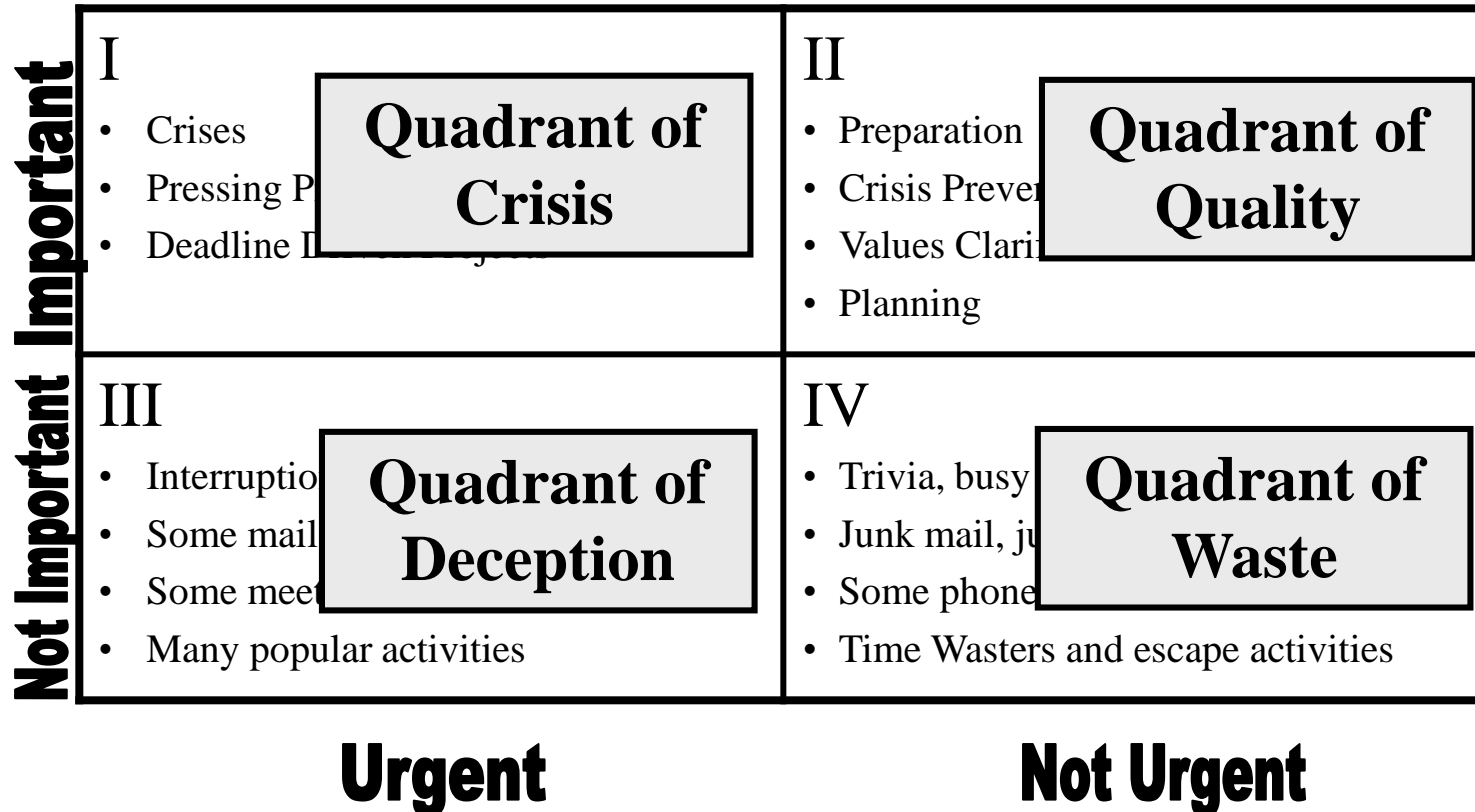


# Pareto's Principle (80-20 Rule)



- 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”

# Time Management Matrix





- 2 Sources of Value - Time & Knowledge
- Every job is to solve problems & satisfy needs of people
- Value added is through increased productivity
- Successful people are more productive than unsuccessful people

# Value of Time



- Rewards in Life will Match Service Provided
- “You can have anything you want in life if you just help enough other people get what they want.” [Zig Ziglar]



- **Law of Compensation:** “You are always fully compensated for whatever you do, positive or negative.”
- Whatever you put in, you get out (Law of Sowing and Reaping)

# Best Practices – Value of Time



- If you want to increase the quality and quantity of your pay, you must increase the quality and quantity of your contribution (the service you provide).
- “When we do more than we are paid to do, eventually we will be paid more for what we do.” [Zig Ziglar]

# Habit 7

## “Sharpen the Saw”

# Improving for Success



# Habit 7-Sharpen the Saw



- To earn more, you must learn more
- Knowledge is doubling every 2 years
- To move further, you must learn more





- **Habit 7 – Sharpen the Saw**
  - Physical
  - Spiritual
  - Mental
  - Social / Emotional

# Sharpen the Saw – To Learn More...



- 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

# University on Wheels



- Zig Ziglar
  - Goals, See You at the Top, Top Performance...
- Brian Tracy
  - How to Master Your Time, Psychology of Achievement, Maximum Achievement, The Universal Laws of Success and Achievement
- Lou Heckler – Leadership Training
- Edwin Bliss – Doing it Now
- Jeffrey Mayer – If You Haven't Got the Time...
- Napoleon Hill
  - Keys to Positive Thinking, Think and Grow Rich

# Recommended Books and Audiobooks



Page 1 of 2		Recommended Books and Audiobooks			Date:	9/10/2019		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					
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 and Audiobooks



Page 2 of 2		Recommended Books and Audiobooks			Date:	9/10/2019	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
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
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

# Personal Financial Management for Success



# Books on Finances



- Clason George The Richest Man in Babylon
- Bach David The Automatic Millionaire
- Stanley Tom The Millionaire Next Door
- Solin Daniel The Smartest Investment Book You'll Ever Read (Hear)
- Solin Daniel The Smartest Money Book You'll Ever 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 You've Earned It, Don't Lose It
- Orman Suze The Road to Wealth
- Robin Vicki Your Money or Your Life
- Malkiel Burton A Random Walk Down Wall Street
- Bryant-Quinn, Jane Smart and Simple Financial Strategies for Busy People
- Ramsey Dave The Total Money Makeover & Financial Peace Revisited
- Bogle John C. Little Book on Common Sense Investing
- Robbins Tony Money—Master the Game
- Schlesinger, Jill 13 Dumb Things People Do with Their Money

# Tips for Financial Success



- Pay yourself first
- Fully fund your retirement account
- “Latte Effect”
- Make your investments automatic
- “Buy and Hold” for long term investing
- Save at least 10% of every dollar you earn (15% preferable)



# Tips for Financial Success



- You cannot time the market
- Stocks will outperform bonds, savings accounts, t-bills over the long run
- Over time, index mutual funds will outperform managed mutual funds

# Time Value of Money



- Time Value of Money
- Compounding of Money
- Formula for compound interest:

$$FV = CV \times (1 + \% \text{ Interest})^{\text{No. of Years}}$$

Where FV is Future Value and CV is Current Value

# Time Value of Money



- Example: \$1,000 invested at 10% for 1 year is \$1,100.00
- Example: \$1,000 invested at 10% for 20 years is \$6,727.50.
- Example \$1,000 invested at 10% for 50 years is \$117,390.85.

$$FV = CV \times (1 + \% \text{ Interest})^{\text{No. of Years}}$$

Where FV is Future Value and CV is Current Value

# Time Value of Money



Person A 10%

Age	Amount	Total
15	\$3,000.00	\$3,300.00
16	\$3,000.00	\$6,930.00
17	\$3,000.00	\$10,923.00
18	\$3,000.00	\$15,315.30
19	\$3,000.00	\$20,146.83
20		\$22,161.51
21		\$24,377.66
22		\$26,815.43
23		\$29,496.97
24		\$32,446.67
25		\$35,691.34
26		\$39,260.47
27		\$43,186.52
28		\$47,505.17
29		\$52,255.69
65		\$1,615,363.40
<b>Total</b>	<b>\$15,000.00</b>	<b>\$1,615,363.40</b>

Person B 10%

Age	Amount	Total
15		\$0.00
16		\$0.00
17		\$0.00
18		\$0.00
19	\$3,000.00	\$3,300.00
20	\$3,000.00	\$6,930.00
21	\$3,000.00	\$10,923.00
22	\$3,000.00	\$15,315.30
23	\$3,000.00	\$20,146.83
24	\$3,000.00	\$25,461.51
25	\$3,000.00	\$31,307.66
26	\$3,000.00	\$37,738.43
27		\$41,512.27
28		\$45,663.50
29		\$50,229.85
65		\$1,552,739.35
<b>Total</b>	<b>\$24,000.00</b>	<b>\$1,552,739.35</b>

Person C 10%

Age	Amount	Total
15		\$0.00
16		\$0.00
17		\$0.00
18		\$0.00
19		\$0.00
20		\$0.00
21		\$0.00
22		\$0.00
23		\$0.00
24		\$0.00
25		\$0.00
26		\$0.00
27	\$3,000.00	\$3,300.00
28	\$3,000.00	\$6,930.00
29	\$3,000.00	\$10,923.00
65	\$3,000.00	\$1,324,777.67
<b>Total</b>	<b>\$117,000.00</b>	<b>\$1,324,777.67</b>

-\$62,624.06

-\$290,585.73

%	Age	Amount	Total
8%	15-19	\$15,000.00	\$655,276.07
9%	15-19	\$15,000.00	\$1,030,884.03
10%	15-19	\$15,000.00	\$1,615,363.40
11%	15-19	\$15,000.00	\$2,521,366.70

Age	Amount	Total
19-26	\$24,000.00	\$693,226.94
19-26	\$24,000.00	\$1,039,193.90
19-26	\$24,000.00	\$1,552,739.35
19-26	\$24,000.00	\$2,312,620.54

Age	Amount	Total
27-65	\$117,000.00	\$774,169.56
27-65	\$117,000.00	\$1,010,647.34
27-65	\$117,000.00	\$1,324,777.67
27-65	\$117,000.00	\$1,742,478.20

# Savings versus Spending



- Avoid purchase and invest instead
- Value of investment over time
- Select current age, assumed rate of return and amount put in savings
- Future value at age 65 of savings

Current Age	Amount	Annual % Gain	Value at Age 65
26	\$1,000.00	10.0%	\$41,144.78

# Annuity Formula



- If you save a set amount of money at a constant instant rate, how much will you have after a certain period.

$$FV = PMT \left( \frac{(1+i)^n - 1}{i} \right)$$

FV = Future Value  
PMT = amount of periodic payment  
n = number of compounding periods  
i = interest rate

- If you save \$1,200 per year every year at 10% per year for 50 years, you will have \$

Yearly Payment	Interest	No. of Years	Value
\$ (1,200)	10%	50	\$1,396,690.23

# 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 2018	10.02%	6.94%
1950 to 2018	11.17%	7.43%
1960 to 2018	9.80%	5.88%
1970 to 2018	10.22%	6.04%
1980 to 2018	11.38%	8.05%
1990 to 2018	9.29%	6.73%
2000 to 2018	4.83%	2.64%
2009 to 2018	13.15%	11.15%
Periods		
1960 to 1982	7.83%	2.35%
1982 to 2000	17.01%	13.28%
2000 to 2018	4.83%	2.64%
1982 to 2018	11.35%	8.43%
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 9/9/19	18.52%	Year-to-date
11/8/16 to 9/9/19	38.86%	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 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 9/9/19	339.15%	Since Low Point

[http://www.moneychimp.com/features/market\\_cagr.htm](http://www.moneychimp.com/features/market_cagr.htm)



# Tips for Financial Success



“If you find yourself in a hole,  
stop digging.”

Will Rogers

# Credit Card Debt



## Paying only the minimum

Scenario	Credit Card Debt	Interest Rate	Minimum Payment		Years to Pay Off	Interest
1	\$5,000	18%	2%	\$100		
2	\$5,000	15%	2%	\$100		
3	\$5,000	15%	4%	\$200		

# Credit Card Debt



## Paying only the minimum

Scenario	Credit Card Debt	Interest Rate	Minimum Payment		Years to Pay Off	Interest
1	\$5,000	18%	2%	\$100	53	\$13,931.13
2	\$5,000	15%	2%	\$100	32	\$7,789.26
3	\$5,000	15%	4%	\$200	11.5	\$2,210.65

# Credit Card Debt



- Stop using credit cards
  - Buy with cash – buy only what you can afford to pay for)
- Seek free counseling service
- Pay more than minimum
- Read about strategies
  - Suze Orman’s Books
  - Dave Ramsey “The Total Money Makeover”

# Tips for Professional Success



# Initiating Professional Relationship



- Cover Letter
- Interview
  - Be on time / early
  - Dress appropriately
  - Shake hands properly
  - Eye Contact
- Follow-up (Thank You Note)

# First Day on Job



- Be on time
- Dress appropriately (equal to or slightly better)
- Greet people
- Learn names
- Smile and be friendly

# First Year Work Habits



- Start early and finish on time vs. starting on time and working late
- Seek a mentor
- Network
  - Get involved in professional organizations
  - Join committees
  - Meet lots of people



# First Year Work Habits



- Attend seminars
- Attend company training and webinars
- Wait 1-2 years and then seek advanced degree
- Get enough sleep each night

# Things to Avoid on the Job



- Avoid the internet during work
- Avoid texting
- Avoid personal calls, especially on personal cell phone
- Avoid ear buds
- Avoid anything “to excess”

# Socialization



- Get to know co-workers but avoid excess socialization during work hours
- Organize/attend post work happy hours to build professional relationships
- Attend ALL company events, picnics, parties, holiday events
- Get on company committees
- People who are well liked will move up faster

# More Tips



- Volunteer for special assignments
- Manage your personal financial life
- Work overtime if needed
- Set example for younger workers
- Make younger workers feel welcome (take them to lunch, mentor, big brother/sister)

# 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

# We Become What We Think About...



- Think the Right Thoughts
- Be a Winner!
- Accomplish Your Goals
- Have a great career!





“Happiness is a journey,  
not a destination.”

“The Station”

Robert Hastings



# Contact Information and References



## Contact Information:

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[www.buildingabetterlife.net](http://www.buildingabetterlife.net)

## REFERENCES:

- Stephen Covey – “The 7 Habits of Highly Effective People”
- Brian Tracy – “Time Power” (Book and CD’s) and “How to Master Your Time” (6 Audiocassette Tapes)
- Zig Ziglar – “Goals” (6 CD’s)
- Brian Tracy – “Goals” (Book or CD)
- Peter Thomson – “The Best Kept Secrets of Great Communicators: Nine Secret Weapons to Shine Socially, Uncover Opportunities, and Be Perceived as Smarter, Sharper, and Savvier”

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# Habit 5



**“Seek First to Understand,  
Then to be Understood”**

# **Communications for Success**

# Written vs. Verbal Communications



- Written Communications
  - Transmitting Knowledge (Sharing Facts) to Multiple Parties
- Verbal Communications
  - Persuasion and Influence
    - Phone = Hearing Words and Tone
    - Face-to-Face = Hearing Words and Tones and Seeing Body Language

# Receiving A Message



- Three Components for Receiving Messages (3 V's) - Albert Mehrabian, UCLA
- What percentage of message comes from each "V"?

7 % Verbal - Words

38 % Vocal - Tone of Voice

55 % Visual - Body Language

# Art of Listening



- Two Ears, One Mouth
- Listen 2/3 of time, Speak 1/3 of time

“It is the province of knowledge to speak and it is the privilege of wisdom to listen.”

Oliver Wendell Holmes

# Active Listening



- Persuading
- Influencing
- Encouraging
- Negotiating
- Promoting
- Selling
- Leading / Managing / Delegating
- Empathizing

# Active Listening



- More we actively listen when others talk
- More they will listen when we talk

“Seek first to understand,  
then to be understood.”

Stephen Covey

Habit 5, “The 7 Habits of Highly Effective People”





“To listen well is as powerful a means  
of communication and influence as  
to talk well”

John Marshall

(Chief Justice, Supreme Court, 1801-1835)

# 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” & “however” vs. “but”
- “Rapid Repeat Technique”



It is better to be quiet and let  
everyone think you are a fool  
Then to open your mouth and  
remove all doubt.

Unknown