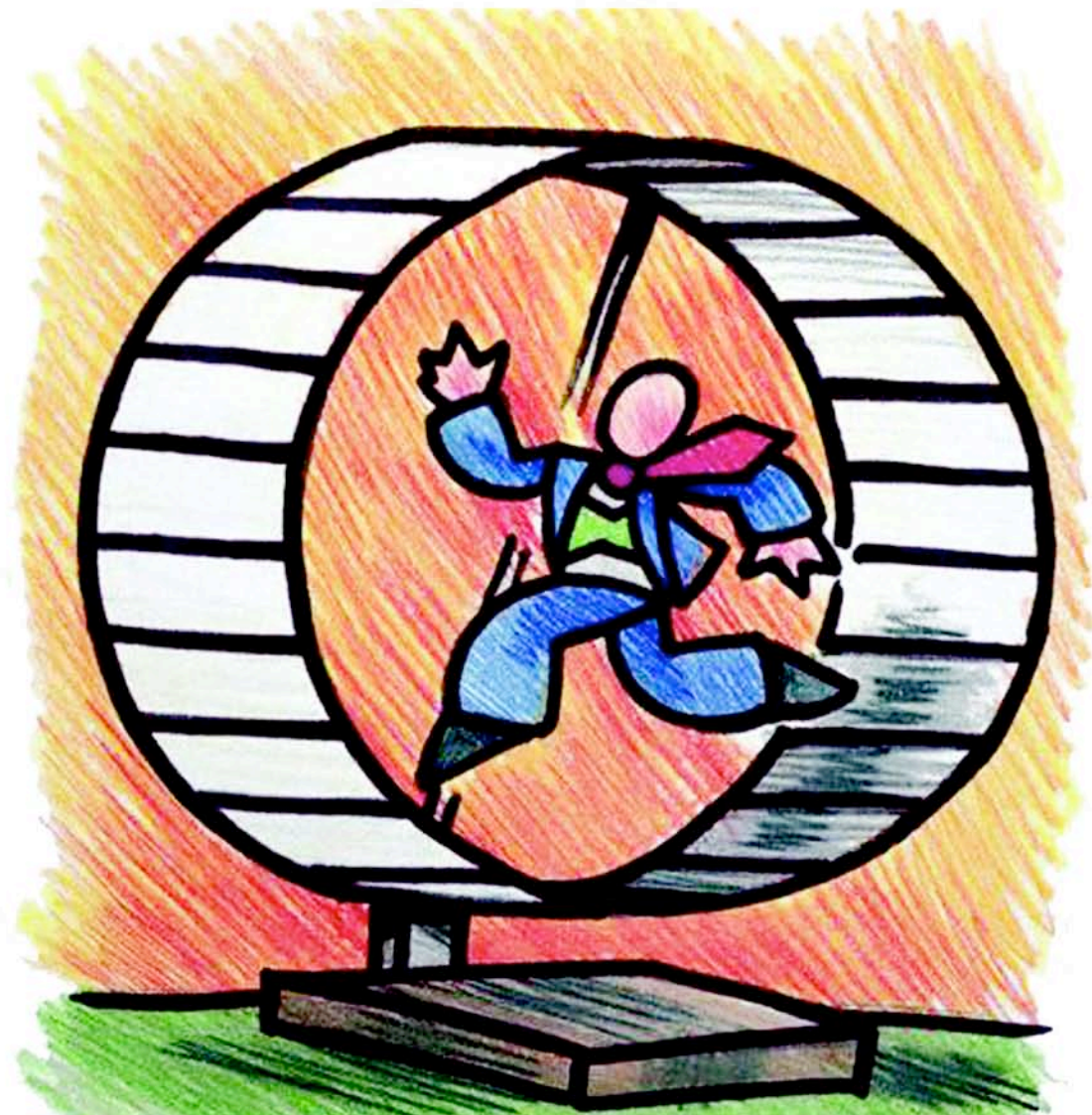


OFFICIAL WORKBOOK



Escape from Mediocrity:

**ADVICE ON LIVING
THE ABOVE AVERAGE LIFE**

By Clay Campbell



a Wizard of Ads
official partner

WORKBOOK

Escape From Mediocrity:

Advice On Living The Above Average Life

Self-evaluation questions:

For self-improvement to happen, you need to start with a *“don’t kid yourself day.”* That means taking some serious time to sit under a shade tree or someplace quiet with a yellow legal pad or a laptop to do a self-evaluation. Most people will not do this. But you’re not like that; you want to be above average, don’t you?

This is a checklist that I’ve used for years. It’s not a complete and comprehensive list but it’s a really good place to start. Rate yourself for each of the following on a scale of one to five. A score of one means you are sorely lacking in that area and a five means you’re doing terrific in that area.

My smile? _____

My personality? _____

Am I honest? _____

Am I punctual? _____

Am I friendly? _____

How is my hand shake? _____

Do people like me? _____

Am I kind and tenderhearted? _____

Am I sincere? _____

Am I persistent? _____

Do I have confidence in myself? _____

Do I let the other person talk more? _____

Do I read books on being more effective dealing with people? _____

How well do I handle things that aggravate and irritate me? _____

Am I interesting to talk to? _____

Do I recognize and try eliminate my bad habits? _____

Do I treat others the way I want to be treated? _____

How did you do out of a possible 85 points?

All those questions deal with how effective you are at dealing with other people. Relating well with others has *everything* to do with reaping the rewards of becoming an above average person.

What other questions could *you* ask yourself that would help you deal more *effectively* with others?

1. _____
2. _____
3. _____
4. _____

*NOTES. _____

Here is another self-evaluation test that I use monthly to make sure I'm focused in on what is most important to me. Before you begin, think about this: an above average person has integrity. Will you be completely honest with yourself in your answers?

On a scale of one to five, ask yourself:

Over-all how would I say my life going? _____

With my family? _____

With God? _____

With my health and fitness? _____

With my career? _____

With my friends? _____

With my mental improvement? _____

With my finances? _____

NEXT LIST YOUR *OWN* QUESTIONS THAT HAVE COME TO MIND AFTER HAVING ANSWERED THE QUESTIONS ABOVE.

1. _____

2. _____

3. _____

4. _____

Great books I recommend highly that will put you on the fast track to Escape from Mediocrity:

How to Win Friends and Influence People by Dale Carnegie

Proverbs

Financial Peace by Dave Ramsey (check out Dave at) [Dave Ramsey](#)

Wizard of Ads by Roy H. Williams (check out Roy at) [Roy H. Williams](#)

CHAPTER TWO

MANAGE YOUR MONEY

I was trying to teach my oldest son Clayton to importance of saving money and the foolishness of smoking and I wrote a letter to an acquaintance in Nashville asking this question. Would you help me? I'm trying to show my son how much money he's wasting by smoking. Instead of smoking, if he were to put the amount of money one would spend on cigarettes into savings at compound interest; how much could he save over a lifetime?

Here is his reply:

(NOTE: This is an example compound interest working *for* you.)

Dear Clay,

It was great to be with you at Hardin Kentucky, I hope all is well with you. You asked me how much could be saved in a year if one quit smoking. That is an interesting question. I think the results may amaze you. I ran the numbers as you asked and here is what I discovered.

At \$3.50 per pack, a pack times 365 days per year.

\$ 0 Present value

\$ \$1,197 Annual cost of cigarettes invested

10% Annual rate of return

10 Time in years

\$19,077 Value after 10 years

Next example we will change the interest rate to 12% and the length of time to 40 years. (The stock market has averaged 12% over the past 70 years)

\$ 0 Present value

\$ \$1,197 Cost of the cigarettes or (money invested)

12% Annual rate of return

40 Time in years

\$ 918,208 Future value

Now if you add one more year your cigarette-smoking son will have smoked up \$1,029,590!!!!

*Note. Your interest for the 41st year alone is \$111,382!!!

Also note that we have not figured in the rising cost of cigarettes.

Good luck with your discussion with Clayton,

William Nichols

First Financial Group of the South, Inc

A favorite saying of mine is never *expect* what you don't *inspect*!!

(NOTE Here I'd like to *inspect* the concept of compound interest working *against* you.)

Compound interest is the payment of interest upon principal and previously accumulated interest, which increases the amount paid for money use above simple interest so it can increase more rapidly if compounded daily, monthly or quarterly. The genius physicist Albert Einstein called compound interest man's "greatest invention." Most lenders agree!

To illustrate how compound interest can work *against you*, let's say you need to purchase a washer, dryer, and riding lawn mower. An average washer and dryer total will be about \$800 and the mower around \$2,000. Should you pay cash or charge?

(NOTE these are figures that I received directly from Sears as I was pretending to make the purchase.)

A well-known department store credit card interest rate that sells these items is 21.9%. The minimum monthly payment on \$2,800 is \$55 per month. If that's all you pay each month, how long will it take to pay off? If you guessed about 12 years and 3 months, you're right!!! Now let's do a little math and see the real cost. 147 months X \$55 is \$8,085. If you had saved up and paid cash for the items, your cost was \$2,800. Not paying cash has cost you \$5,285 extra, in interest; and when you've made the last payment.... all three are 12 years old and probably to be replaced again.

I personally know of several sad cases where people have started businesses and put thousands of dollars of start-up expenses on credit cards. The businesses didn't do as well as they had hoped. They wound up filing bankruptcy, lost their homes, and got a divorce. That is the price that well intended, uninformed people pay for not having an emergency fund and for using credit cards. Those are the two main reasons people have financial problems.

Here are some important financial questions for you to answer.

Take your time and don't kid yourself.

1. Do I save a little money from each paycheck before spending? _____

2. Do I have an emergency fund? _____

& How many months of living expenses would it cover? _____

3. Am I willing to learn how to handle money in an above average way? _____

4. Will I buy the recommended books, then read and apply the knowledge? _____

5. Explain what would my life be like if I had **zero** debt except for my home.

6. How much could I save each month if my credit cards and vehicles were paid off? _____

Make a list of all debts:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Now make a list of everything you own. List it all.

Place beside it the item what it would be worth if you sold it. Not what it would cost to replace but it's current value.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 17.
- 19.
- 20.

Now subtract the difference between those two figures.

Total value of what you own _____

Total of your debts _____

If what you owe is more than what you own... sell something!!

If what you own is more then that is your ***net worth***.

If you wish to be wealthy, and there is nothing wrong with having money, you must study about money. Repeat after me; money is good, money is good! Money simply makes you more of what you already are.

Recommended reading for chapter two:

Guitars Bars and a Prodigal Son by Clay Campbell

The Richest Man in Babylon by George Clason

Master your Money by Ron Blue with Jeremy White

Rich Dad Poor Dad by Robert T. Kiyosaki

The Greatest Salesman in the World by Og Mandino

The Millionaire Next Door by Thomas J. Stanley and

William D. Danko

The 21 Success Secrets of Self-Made Millionaires by Brian Tracy

7 Strategies For Wealth and Happiness by Jim Rohn

Chapter three part one

An above average person looks at things differently than an average person does. They see opportunity and they have made themselves a list of reasons why they want a particular thing. They are not ashamed or afraid of hard work and they have strong reasons. That is a critical combination.

I am convinced your reason will motivate you, push you, and drive you to accomplish your dream. In your quest to become an above person, this is just one piece of the puzzle, but a piece you must not leave out. Let's find your motivations to make you work hard.

Make a list of ten things you'd like to be, do, have, accomplish, or achieve.

Some should be for within the next three to six months, some within a year, and even some for three to five years down the road. After you have taken the time to do this, step back and admire your work because you are taking the first steps to becoming above average.

My Ten:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10

Now take a 3x5 card and write down the three most important things you'd realistically like to see happen in your life.

1. _____

2. _____

3. _____

Next put this card in your purse or wallet. Get it out everyday and lay it on the table by your plate so you can look at it while you have your meal. (*You only have to do this on the days that you eat!*) You may want to do some editing from time to time. As you achieve a goal, scratch it off to show accomplishment. (*This is the only scratch off game an above average person will ever play.*) Continue to update your card so that you are always working on three goals, as well as continue to update your list of ten motivations. This will work very well for you if you will be like Nike and “just do it.” If you say to yourself, “Well, that was a good idea”, but never do it, you take

the chance of living out a life of mediocrity and boredom. Procrastination is just another word for failure. Remember, knowledge unapplied is useless.

Recommended Reading

The Power of Positive Thinking by Norman Vincent Peale.

See You at the Top by Zig Ziglar

Made in America by Sam Walton

Success is a Choice by Rick Patino

The Magic of Thinking Big by David Swartz

Exercising Your Imagination by Steve Rae

Think and Grow Rich by Napoleon Hill

The Weekend Seminar by Jim Rohn (Audio series)

How to Stay Motivated by Zig Ziglar (Audio Series)

Chapter three part two

Do for a living something you love to do.

“The biggest mistake people make in life is not trying to make a living at doing what they most enjoy.” -Malcolm S. Forbes

If you want to rise above average, you should keep a journal. Journals help you review where you've been, what you've achieved, and where you want to be. What you want to be do, or have in the future. Things you feel are important. A poem, a prayer, and a list of things you are thankful for, your friends you could count on in an emergency, the things you like, and the things you don't like. You get the idea. Something your children will probably read after you're dead. It will be above average on your part, if you don't already have one, to go purchase one today! Open it up to the first page and write down the date, your name, and these words.

What would I love to do if I had the time and money was not a problem? _____

Where would I really like to live?

What would my life be like if I could have a perfect day? _____

Dan Miller wrote the books *48 Days to the Work You Love* and *48 Days to Creative Income*.

Contact Dan at: www.48days.com

I highly recommend you read them for ideas on how to jumpstart your thinking. Here is something else to write in your journal and underline, "The book I don't read or listen to won't help me."

The following excerpt is from one of Dan Miller's monthly newsletters and it applies equally to *all professions*.

"Law school sucked all the life and creativity out of me. I've never been happy practicing law. I have never had a sense of purpose. I feel destined to do something great, but have no idea why or what. I work only for the money."

These are statements from a young attorney who in his last position had been sick for 6 months, triggered initially by stress. But a new career opportunity presented itself and he is now working in a prestigious position with a Fortune 500 company. Unfortunately, the sickness is returning, starting with the symptoms of a choking feeling and shortness of breath.

Ultimately, money is never enough compensation for investing our time and energy. There must be a sense of meaning, purpose and accomplishment. Anything that does not blend our values, dreams and passions will cause us on some level to choke. Events since

9/11/01 have caused all of us to reassess what's important. A life well lived must go beyond just making a paycheck - even if it's a very large one.

The Bible tells us in Ecclesiastes 5:10, "*Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.*" If money is the only reward of your job, you will begin to see deterioration in other areas of your life - physically, emotionally, spiritually, and in your relationships.

Take time here to stop and answer these questions:

1. How is my job really? _____

2. What do I love to do? _____

3. Are there changes I could make to move in the direction of doing what I love? _____

4. What books can I read that might help me? _____

5. Is there a class at the Wizard Academy in Buda Texas that would help me? _____

If so which ones? _____

Check out the Academy classes at

<http://www.wizardofads.com/>

My suggestion is to learn to be happy with what you've got while you're planning and working towards someday doing what you really want. I'm of the opinion that doing what you love is directly connected to God's will for your life. It's pitiful to talk with a person who's not happy where they are, and at the same time doesn't have any plans, dreams, or goals for where they'd like to be. Don't be like that. Be above average!

Recommended Books

Escape From Mediocrity: Advice On Living The Above Average Life by Clay Campbell

48 Days to the Work You Love by Dan Miller

48 Days to Creative Income by Dan Miller

What Color is your Parachute? By Richard Nelson Bolles

Chapter four Personal Growth.

When Benjamin Franklin was in his late twenties, he made a list of thirteen character virtues that he felt were a good guide to live by. His method of studying was to work at each trait for seven days before going on to the next. I'd like to share them with you and offer my modern day translation and give you an opportunity to rate how you're doing on that character quality.

Space is provided for you to write down how you can apply that character to your own life.

Temperance: Eat not to dullness, drink not to elevation. (Don't stuff yourself; don't get drunk.) _____

Silence: Speak not but what may benefit others or yourself. Avoid trifling conversation. (If you can't say something good about someone, don't say anything at all. Ask others questions about themselves. That's the best way to make friends.) _____

Order: Let all your things have their place. Let each part of your business have its time. (Have a game plan for your business and your life. Stop periodically and check your progress. I say never *expect* what you don't *inspect*.) _____

Resolution: Resolve to perform what you ought; perform without fail what you resolve. (A person of character decides what they are going to do, then works like crazy to do what they decided!) _____

Frugality: Make no expense but to do good to others or yourself; i.e., waste nothing. (Write up a budget and live below what you make. That's the only sure way to get wealthy.) _____

Industry: Lose no time; be always employed in something useful; cut off all unnecessary actions. (Make a list every night of the 6 most important things you have to do the next day. Prioritize it so you're always doing what's most important.) _____

Sincerity: Use no hurtful deceit; think innocently and justly, and, if you speak, speak accordingly. (Be real nice. Even if other people aren't. Even if you don't feel like it.) _____

Justice: Wrong none by doing injuries or omitting the benefits that are your duty. (Be fair. Do to others like you want them to do to you.)

Moderation: Avoid extremes; forbear resenting injuries so much as you think they deserve. (Don't criticize, condemn, or complain.)

Cleanliness: Tolerate no uncleanness in body, clothes, or habitation. (Don't have a foul mouth or odor. Both are offensive.)

Tranquility: Be not disturbed at trifles, or at accidents common or unavoidable. (Don't sweat the small stuff. God grant me the serenity to accept the things I can't change, the courage to change the things I can, and the wisdom to know the difference.)

Chastity: Rarely use venery but for health or offspring, never to dullness, weakness, or the injury of your own or another's peace or reputation. (Don't lust; avoid all forms of pornography. It is very addictive and progressive.)

Humility: Imitate Jesus and Socrates. (You can't be like someone you haven't studied.)

Leadership expert John Maxwell says, "People think personal growth is a natural result of being alive. Well, it's not. Growth is not automatic. It does not necessarily come with experience or simply as a result of gathering information. Personal growth must be deliberate, planned, and consistent."

Calvin Coolidge said, "Nothing in this world can take the place of persistence. Talent will not; nothing is more common than unsuccessful people with talent. Genius will not; unrewarded genius is almost a proverb. Education will not: the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan 'press on' has solved and always will solve the problems of the human race".

What is there in my character that needs improvement? _____

Are there flaws in my personality that need my attention? _____

There was only one person who walked on this earth that was perfect... so we all have room for improvement.

Take a minute to contemplate the following.

What character quality do I need to work on for personal growth? _____

What character quality do I need to work on for my job? _____

What character quality do I need to work on in my relationships with others? _____

Chapter five; feed your brain

1. How many non-fiction books have I read in the last year? _____

2. How many self-help audio programs have I listened to in the past year? _____

3. How close am I to where I said I'd like to be five years ago? _____

4. What books am I going to read immediately to help me reach my goals? _____

5. On a scale of 1-5, how strong is my determination to achieve the goals and dreams I have planned? _____

6. What do I need to do to make my determination a 5?

Recommended Books

See you at the top and *Over the Top* by Zig Ziglar

The Power of Positive Thinking by Norman Vincent Peale

How to Stop Worrying and Start Living by Dale Carnegie

The Autobiography of Benjamin Franklin by Benjamin Franklin

Chapter six: Get Healthy

1. Do I get a complete physical every year? _____

2. List how much junk food do I eat every day? _____

3. How many pounds over my ideal weight am I? _____

4. Do I drink half my weight in ounces of water each day?

5. How many days a week do I exercise? _____

6. Do I eat big meals late at night? _____

7. Do I take a multi-vitamin each day? _____

8. Do I find that I feel uncomfortably stuffed quite often after a meal? _____

10. Do I skip breakfast? _____

11. Do I eat the recommended 3-4 servings of fruits and vegetables every day? _____

12. Am I addicted to caffeine, alcohol, nicotine, sugar, and prescription or illegal drugs? _____

13. What can I do to quit one or more of these addictions? _____

Recommended Reading

South beach Diet by Dr. Arthur Agatston

The Abs Diet by David Zinczenko

The Little Strength Training Book by Ericka Dillman

Listening to Zig Ziglar tapes and CD's have helped millions of people lose weight and keep it off.

Recommended reading for Chapter Seven

Do Yourself a Favor: Love your Wife by H. Page Williams

The Proper Care and feeding of Husbands by Dr. Laura Schlessinger and also

10 Stupid Things That Couples Do to Mess Up Their Lives by Dr. Laura Schlessinger

The Five Languages of Love by Dr. Gary Chapman

Hidden Keys to Loving Relationships by Dr. Gary Smalley (This is an excellent video series)

If you have children, or plan to, or if you have grandchildren that ever come to stay with you.... read all the books you can find by James Dobson founder of Focus on the Family.

Chapter Eight:

Here is a quote worth remembering from *The Man in the Mirror* by Pat Morley, “A lawyer or an accountant is no better than the effort he puts into keeping up with his profession, so is the Christian no better than the effort he puts into self examination of life’s big questions.”

Rate the following statements on a 1-5 scale.

#1. I am a student of many people, but a follower only of Christ. _____

#2. I take time to pray daily. _____

#3. I read my Bible daily. _____

#4. I give away 10% or more of my take home pay. _____

#5. I am a reader of uplifting, inspirational, material. _____

#6. If I died today, I know for sure I will live forever in Heaven with Christ. (If you can’t answer yes to this question, be sure to read the last chapter.) _____

#7. I am accountable spiritually to another person that I meet with regularly. _____

8. I attend church regularly. _____

#9. I have found a way to serve others, and I am fulfilling what I believe to be God’s purpose for my life
by _____

Recommended Reading:

The Bible

The Man In the Mirror by Pat Morley

The Purpose Driven Life by Rick Warren

Mere Christianity by C.S. Lewis

Please contact me and tell if this workbook or my audio book has been helpful to you in your life.

claycampbell@wizardofads.com

info@kentuckyopry.com

<http://www.kentuckyopry.com/>

