

YOU CAN  
ACHIEVE  
MORE

LIVE BY DESIGN, NOT BY DEFAULT



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I dedicate this book to...

*My Mother for being my North Star*

*My Wife who is my soulmate*

*My Children and Grandchildren who are my most  
precious relationships*

*And God for His choicest blessings*



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# *Introduction*

## **ACHIEVE MORE and BECOME UNSTOPPABLE**

A person with a positive attitude cannot be stopped. A person with a negative attitude cannot be helped. In other words, a person with a positive attitude is unstoppable. Life is an obstacle course, and many a time we become our own biggest obstacles. People reach **great heights** in life only when they have **great depths of character**.

### **What Kind of a Book is This?**

This book is a road map for a journey to **Achieve More**. It illustrates and clarifies to help find direction in a cluttered environment.

Acquiring facts is **knowledge**, interpreting facts is **understanding**, and the proper application of facts is **wisdom**. An idea dies unless it is acted upon. **The best idea will not work, unless we work the idea**. The objective of this book is to help create an action

plan to optimise our potential, or in other words, **ACHIEVE MORE...**

Success does not depend only upon special skills, formal education or superior intelligence. Success is neither a miracle nor a mystery. It is the natural outcome of consistently applying certain principles on an ongoing basis. The difference between success and failure lies in the degree of our commitment to seek and apply these principles.

The principles in this book are universal and eternal. Universal means that they cut across country, culture and religion. Eternal means that they were here before we came and they will be here after we are gone. These principles are simple, but not easy to implement. None of them will work unless they are put into action.

While the messages contained in this book are timeless, due to their relevance, they are desperately needed today more than ever before. In fact, this book covers topics that resonate with every person's life.

When we come to this world, no one is guaranteed success. Gimmicks do not produce positive results. There are many books that teach us how to plan, eat and dress for success, but this book effectively helps in learning not only the principles of success, but also in avoiding expensive mistakes. Diligently practising the principles in this book will help us develop confidence, making life more meaningful and rewarding. Applying these principles requires a lot of self-discipline and commitment. However, once applied, the results are rewarding and gratifying.

The ultimate goal of success is to achieve happiness. After much introspection, I've come to the conclusion that **in order to be happy, we need three things—HEALTH, WEALTH AND GOOD RELATIONSHIPS.**

1. **Health:** People who lack good health, can they be happy? The obvious answer is no. Supposing, you have all the wealth in the world and great relationships too, but don't have good health, can you be happy?
2. **Wealth:** By wealth, I mean financial wealth. There are people who believe and make others believe that wealth is not important in this world. Of course, it is not the most important of factors, but it is important enough for a peaceful sustenance. Those who say it is not important are either stupid or billionaires. If wealth does not bring happiness, well poverty certainly does not bring it either. I've not seen many poor and destitute people happy.
3. **Good Relationships:** Without good relationships, people feel a void in their lives, which can lead to either insecurity or loneliness. I have never seen a person who has nasty relationships being truly happy. A person could have all the health and wealth in the world, but without good relationships would be emotionally bankrupt.

If any one of the three above goes missing, how can we have happiness? And if anyone can be happy under such circumstances, he is an exception.

If we want to be successful and happy, then we must become students and study the lives of successful

people in depth. If we want to be healthy, we must study the principles of good health. If we want to become wealthy, then we must study the principles of acquiring wealth. If we want to have good relationships, we must acquire the principles of good relationships.

Where we will be five years from now will depend on **whether we live by design or by default.**

Most people are looking to live extraordinary lives. To some it may also mean extraordinary income. They need to ask themselves:

1. **Are they extraordinary people?**
2. **Are they willing to work extraordinarily hard?**
3. **Do they have extraordinary commitments?**
4. **Do they have extraordinary relationships?**
5. **Do they have extraordinary integrity?**

At the end of our lives, we do not want to arrive at a destination that makes us feel it wasn't of our choice. If we end up living or doing things we did not want to do, then we've arrived **by default not by design.** We may or may not realise it, but life moves very fast. To avoid regrets towards the end of one's life, one needs to make the right kind of choices to begin with. We need to know when to say yes and when to say no.

Learning to make a living and learning to live are two different things. **This book helps us design a meaningful life.**

Both success and failure have a limited lifespan. Our objective is to sustain success and eliminate failure. One cannot consistently achieve success without

preparation. **If we want to stand out, then we need to do something outstanding** or we will get lost in the crowd. This book guides us to **make positive choices and avoid pitfalls.**

## **How Do I Read This Book?**

Please do not rush through this book. Go slow. Think through every page. Step back and think with the acquired knowledge – if we go back in time, would we take the same decisions that we did in the past? Make notes on the side; highlight and mark what appeals to you the most. Divide it into three sections: your goals, the stages in which you plan to reach them, and a timetable within which to achieve them. You should discuss these concepts with someone close to you. By the time you finish this book, your notes will become the foundation on which you can build your new life. Personalise the message from this book to **ACHIEVE MORE.**

Throughout the book, I have used the masculine gender only for the ease in writing.

## **Start an Action Plan**

If there is one universal truth that I would like to pass on to the next generation, it would be that when trouble comes knocking at your door, look at it in the eye and say, **'I am stronger than you. I shall overcome you, and this too shall pass.'**

The objective of this book is to help us create an action plan to **ACHIEVE MORE.**

**An action plan defines three things:**

1. What you want to achieve
2. How you expect to achieve it
3. Target date to achieve it



## *A Win-Win Attitude*

*“Winners have will power;  
losers have won’t power.”*

**H**ow is it that under the same set of circumstances some people break records, while others break themselves? The difference lies in our **ATTITUDE**.

**Success does not depend on our position, but on our disposition, which is our attitude.**

*It is well said that success depends  
10 per cent on what happens to us and  
90 per cent on how we respond.*

### **What Makes a Winner**

**A**ccording to an ancient tale once, an old Indian chief was teaching his grandson, imparting wisdom about the constant battle being waged within us—between the two wolves inside each one of us. One is evil, and the other, good. The evil one is greedy,

arrogant, selfish, crooked and egoistic. The good one is peaceful, calm, happy, gracious, generous, honest and compassionate. The grandson was confused and he asked, *'Which wolf will win?'* The grandfather replied, *'Son, you have a choice. Which one wins will depend on which one you feed the most.'*

The worst kind of battles that ever take place are those within a person, those that are internal. To win these battles, we need to know who the real enemy is. Only once you strike the real enemy can you overcome your internal battles.

When you want to run away from your problems, you take a vacation; but then if you don't know how to get rid of them, you take them along with you on your vacation, carrying all that turmoil inside.

**We All Have Two Natures Within Ourselves** **N**ature number one wants to do what is fun and convenient, which may or may not be the right thing to do and could even be self-destructive.

**Nature number two** guides us to do the right things that lead us to happiness, even if they are inconvenient in the short run.

But it's Nature One that predominantly takes over Nature Two. We know things that are not good and healthy for us, that mess up our lives, but we do them anyway. Our best intentions are not good enough.

In life, we need to overcome the vices that pull us down and strengthen the good that lifts us up. Many people

do not understand why they don't do the good they want to do, and continue doing the wrong they don't want to. People understand and can differentiate the right from the wrong, but they still continue doing what's wrong.

Good intention with bad action is common practice. We all have the desire to be good and do good. But when we examine ourselves, we fall short. If we actually did all the good things that we already know to be 'right', then life would be a total delight.

Life would be a lot easier if the world was divided into the good and the evil. We could retain the good and get rid of the evil. But that's not the way things are. The battle inside is to do what is easy, quick and convenient rather than what is the right and the best thing to do.

*Thinking, believing and knowing  
what's good is not good enough.  
DOING IS.*

### **Attitude is a Choice**

A positive attitude does not mean that a person is blind to facts, nor does it mean that he has to agree with or accept everything in this world. It only means that he is a solution-focused person. It is the ability to see and smell an opportunity in every problem. It is about persistence and determination, not discouragement and depression.

**Become  
Solution-  
Focused, Not  
Problem-  
Focused**

**M**any times in life, we discover new scenery, not because the landscape has changed, but because we are seeing it from a different perspective, and the difference is in our attitude.

Attitude makes all the difference. It can make or break lives. We might understand it better by looking at the **philosophy of an ant, who sets an example of how to look at an obstacle:**

Have you ever seen an ant sitting idle? Probably not. Why? Because:

1. Ants never sit idle. It is not in their nature. They are hard working.
2. Ants never quit. If we try to block their way, they will go up, down, sideways, but they will not stop. How long do they keep trying to overcome the obstacle? Till they find a way to rise above it. So, obstacles don't stop them, and they shouldn't stop us either. They persist.
3. Ants are far-sighted. They don't think only about summer in summer. They are busy collecting food and preparing for the winter. That's why they are in a rush all through the summer season. You never see an idle ant unless it is dead.
4. Ants have a work-life balance – they work during summer and rest during winter. They hibernate to conserve energy. They know when to stop working.

5. Ants are purpose-driven — their sole job is to look for food for their mates. They don't get distracted. They are focused.
6. Ants can carry big responsibilities — although ants are small, their contributions are big. They can handle up to hundred times their body weight!

The philosophy of an ant can be concluded in one sentence — **they are hardworking, purpose-driven, and far-sighted; they don't quit, and they maintain great work-life balance.**

**To Change Reality, You Need to Change Your Mentality** **D**uring illness we seek an exceptional doctor, during construction we seek an exceptional engineer and during war we seek an exceptional general...

What makes them exceptional? It is their attitude. Attitude is more powerful than skills, academic qualifications, good looks, place of birth, connections and everything else put together. Whenever we speak well about a man, do we refer to his looks, clothes, face or academic qualifications? No. We refer to his attitude.

Imagine that you have four glasses. The first one is plastic, the second ceramic, the third steel and the fourth silver. If you fill apple juice in each one of them, would it taste different because of the containers? The answer is no. It is not the container that decides the taste, but what is inside each one of them.

Attitude is a habitual way of thinking and feeling. **It is a viewpoint, a frame of mind, a thinking process and a way of looking at things. It is our standpoint, our approach to things or our reaction to situations in life.**

**Diseases of Attitude** Pessimism and negativity are as dangerous or even worse than the diseases of the body—like heart issues, blood pressure, cancer, etc. We need to learn how to handle these diseases.

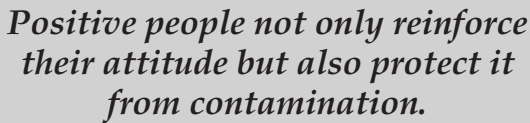
**Pessimistic Behaviour:** Who is a pessimist? A pessimist is well defined as someone who goes to the land of milk and honey, and the only things he can see are calories and cholesterol. That's a man who is obsessed with problems and is prone to problems. There are some people in the world, who give you a problem when you present them with a solution. **They have a problem for every solution.** A pessimist says, *'It may be possible, but it's too difficult'*, whereas an optimist says, *'It may be difficult, but it's possible'*. The pessimist focuses on the difficulty, not on the possibility.

***Achievers look for solutions for every problem, and losers look for a problem in every solution.***

Somebody defined optimists and pessimists as brilliantly as this:

An optimist is one who wakes up in the morning, sees the bright sun shining outside and says, *'Good morning God.'* On the other hand, the pessimist is

someone who wakes up in the morning, opens the window, sees the bright sun shining, and says, 'Good God! It's morning.' They keep spreading their pessimistic attitude among others like the plague. They keep collecting and compiling tons of reasons why something cannot be done. They keep figuring out what's wrong with things. They never want to see what's right. They don't look for positives. They keep looking for negatives and are delighted when they find them. The bigger the number of negatives, the merrier they are. Why? Because they found what they were looking for. They never cherish the sunrises or the sunsets, because they are too busy seeing the spots on the window.



*Positive people not only reinforce their attitude but also protect it from contamination.*

Why do we send our car for servicing periodically? Our car needs servicing every few months, and we need to change the oil and filter, periodically. Such preventive maintenance increases efficiency and the productive life of the car. Chances of a breakdown go down and effectiveness goes up. You optimise performance.

The big question is what's different about a human mind? Don't our minds need to be serviced periodically for rejuvenation? If not, wouldn't they burn out and break down?

**Attitude goes on from one generation to the next.** No wonder some families and societies are inherently positive, whereas others are inherently negative.

### **Stop Being Negative and Look for the Positive**

**T**here is an ancient tale about a king who had a close friend, who always looked at the positives in life. To anything that happened, he would say, *'It was for the good.'*

One day, the king accidentally cut his thumb and his friend, as expected, said that there must be something good in this. The king, who was in pain, lost his temper and sent him to jail. A few months later, the king went hunting and got lost in the woods. Inside the deep forest, a tribe held him captive, to offer as a sacrifice to their gods. As the priest was tying up his hands, he noticed that the king's thumb was missing. Being superstitious, he felt that this would be an incomplete sacrifice and would attract divine rage. He set the king free. When the king came back, he introspected on his friend's remark on 'everything happening for the good' when he had lost his thumb, and felt very remorseful. He went to his friend and apologised. The king said to his friend, *'You were right. It was because I lost my thumb in that accident, that I am alive today. But wasn't it bad that I sent you to jail?'* The friend said, *'No it was for the good.'* The king wanted to know what was good about it. His friend replied, *'If you had not sent me to jail, I would have accompanied you*



*on the hunting trip, and today I would have been the one to be sacrificed.'*

If you analyse the story above, you will see that the objective is not to be fatalistic, but to be optimistic. Look for the positives. A positive thinker is an optimist. *We cannot always change the circumstances, nor can we change the reasons or the seasons, but we can change ourselves.*

Permanently blaming others is a colossal mistake. There are certain things that are beyond our control. If there are four seasons – summer, winter, autumn and spring – can I make them into two or ten? Definitely not! Nor can I choose my own two winters, five summers from the coming five years...doesn't work that way. We have to take things as they come.

So, what do we really need to do? We need to change our attitude and thinking. Once we change our own thinking, we stop playing the blame game. When we address the real problem, which is implanted in our own thinking, we find that life – physically, financially and spiritually – changes for the better.

W. Clement Stone, owner of a large insurance company in the US, would always say, *'That's good, what a great opportunity'*, even when something went wrong. Good, bad, right or wrong didn't matter to him. In the process, he would always consciously make efforts to look for something good and eventually find it. Somehow, his objective was to convert a bad situation into a good one, at all times.

*Can we always make a good choice  
in a bad situation?  
Yes, we can!*

- If others want to live a petty life, then let them. But why should we?
- If others want to argue over petty things, then let them. But why should we?
- If others want to cry over petty things, then let them. But why should we?
- If others want to leave their future in the hands of others, then let them. But why should we?

**Change is Uncomfortable** Attitudes are patterns of thoughts or thought patterns.

When we think differently, our attitude changes. But any change is uncomfortable, even a positive one. There are some people, who are so comfortable in their 'dungeons of misery' that stepping out even for freedom is uncomfortable. They suffer from 'the victim's complex', and they are permanently 'sympathy seekers'.

Those who resist a change make excuses and rebel by saying—'I have my free will', 'I will decide when I want to change', 'I don't want anybody to pressurise me' and so on.

**Do We Really Live in a Free World?** Are we free to choose everything in life? The answer is, absolutely not. In fact, some of

the most important things in our lives are beyond our control. For instance:

- Could we have chosen where we would be born? Obviously not! But we accept it and celebrate it.
- Did our parents choose us? They probably didn't have a choice.
- We didn't choose our brothers and sisters either.
- Did we choose our neighbours? Even countries cannot choose their neighbours.
- We didn't choose the country we were born into.
- We can choose the kind of shoes we wear, but could we have chosen the time we were born?
- We can choose the colour of our car or clothes but not our skin.
- If everything were within our control, then why would an ophthalmologist wear glasses?
- Why would a gastroenterologist suffer from acidity?
- Why would cardiologists have heart attacks and cardiac surgeons go through bypass surgeries?

The only thing we have a choice in is the way we deal with the world. It is our attitude.

Bruce Lee, the great martial artist, had one leg shorter than the other by one inch, but he didn't complain. He was near-sighted and had difficulty seeing an opponent without contacts or glasses.

Despite these shortcomings, he practised 5,000 punches every day. No wonder, he became a martial arts legend. He made a choice to persist. He realised he had a problem, but he chose to turn it into a purpose.

Bruce Lee said, *'I fear not the man who has practised 10,000 kicks once, but I fear the man who has practised one kick 10,000 times.'*

*The pedigree of a horse is judged  
by his breeding and training and  
not by a fancy stable.*

*Achievers Create An Antenna  
To Attract Positive Thoughts And  
A Circuit Breaker To Disconnect  
Negative Thoughts.*

# ACTION PLAN

- Are you an optimist or pessimist?
- What three actions do you commit to that will make you a more optimistic person?
  - i. \_\_\_\_\_
  - ii. \_\_\_\_\_
  - iii. \_\_\_\_\_

A Person With A  
Positive Attitude Cannot  
Be Stopped.

A Person With A  
Negative Attitude Cannot  
Be Helped.

In Other Words, A Person  
With A Positive Attitude  
Is Unstoppable