

7 STRATEGIES FOR WEALTH & HAPPINESS

Power Ideas from America's
Foremost Business Philosopher

Jim Rohn



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Jim Rohn — In Person

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Contents

Cover
Title Page
Copyright
About the Author
Acknowledgments

Introduction: The Day that Turned My Life Around

Chapter 1: Five Key Words

Strategy One: UNLEASH THE POWER OF GOALS

Chapter 2: Goals: What Motivates People

Chapter 3: Goals: How to Set Them

Chapter 4: Goals: Making Them Work for You

Strategy Two: SEEK KNOWLEDGE

Chapter 5: The Path to Wisdom

Strategy Three: LEARN HOW TO CHANGE

Chapter 6: The Miracle of Personal Development

Strategy Four: CONTROL YOUR FINANCES

Chapter 7: How to Achieve Financial Freedom

Strategy Five: MASTER TIME

Chapter 8: How to Be an Enlightened Time Manager

Strategy Six: SURROUND YOURSELF WITH WINNERS

Chapter 9: The Principle of Association

Strategy Seven: LEARN THE ART OF LIVING WELL

Chapter 10: Your Road to a Richer Lifestyle

Chapter 11: The Day that Turns Your Life Around

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The Day That Turned My Life Around

Shortly after I turned twenty-five I met a man by the name of Earl Shoaff. Little did I know how this encounter would change my life ...

Up until then my life had been embarrassingly typical of the vast majority of people who lead gray lives of little achievement and even less happiness. I *did* have a wonderful start growing up in the loving environment of a small farming community in southwestern Idaho just a short walk from the shores of the Snake River. When I left home I was filled with the hope of carving for myself a good-sized chunk of the American dream.

However, things did not turn out *quite* as I'd expected. After graduating from high school I promptly went to college. But at the end of one year I decided I was smart enough, so I quit. This turned out to be a major mistake — one of many major mistakes I would make during those early days. But I was impatient to work and to earn, figuring I wouldn't have any trouble getting a job, which turned out to be accurate. Getting a *job* wasn't hard. (I was yet to understand the difference between merely making a living and making a life.)

Shortly afterward, I got married. And like the typical husband, I made my wife lots of promises about the wonderful future which I *knew* was just around the corner. After all, I was ambitious, I was very *sincere* about my desire to succeed, and I *did* work hard. Success was assured!

Or so I thought ...

When I turned twenty-five, I had been working for six years, so I decided to take stock of my progress. I had a nagging suspicion that things weren't going quite right. My weekly paycheck amounted to a grand total of fifty-seven dollars. I was far behind in my promises and even further behind with the growing pile of bills strewn across our rickety kitchen table.

By now I was a father saddled with ever-growing responsibilities for my expanding family. But most of all I realized that gradually I had settled into quietly accepting my meager lot.

In a moment of honesty I began to see that rather than making progress I was falling further behind financially with each passing day. Something clearly had to change ... but what?

Maybe hard work alone doesn't do it, I thought to myself. This, for me, was a shocking realization, raised as I was to believe that reward comes to those who earn their living by the sweat of their brow.

But it was plain as day that although I was "sweatin' plenty," I was on my way to ending up at age sixty like so many people I saw around me: broke and in need of assistance.

This terrified me. I couldn't face that kind of future. Not in this, the richest country in the world!

Still, I had more questions than answers. What should I do? How could I change the direction of my life?

I thought about going back to school. Only one year of college doesn't look good on a job application. But with a family to look after, going back to school seemed impractical.

Then I thought about starting a business. Now *that* was an exciting option! But, of course, I didn't have the needed capital. After all, money *was* one of my biggest problems; I always had far too much money left over at the end of the month. (Have you ever been in that position?)

One day, I lost ten dollars. It upset me so much that I felt physically ill for two weeks — over a ten-dollar bill!

One of my friends tried to cheer me up. “Look, Jim,” he said, “maybe some poor soul who needed it found it.”

But believe me, that did *not* cheer me up. As far as I was concerned I was the person who needed to *find* ten dollars, not lose it. (I must admit that at that time in my life benevolence had not yet seized me.)

So that's where I was at age twenty-five — behind on my dreams without a clue as to how to change my life for the better.

Then one day good fortune came my way. Why did it appear at this point in my life? Why do good things happen when they do? I really don't know. For me, this is part of the mystery of life ...

Anyway, my good fortune came when I met a man — a very special person by the name of Earl Shoaff. I first saw him at a sales conference where he was conducting a seminar. I cannot tell you what he said that evening that captivated me so, but I can still remember thinking to myself that I would give *anything* to be like him.

At the end of the seminar it took all the courage I could muster to just walk up to him and introduce myself. But in spite of my fumbling, he must have seen my desire to succeed. He was kind and generous and eventually took a liking to me. A few months later he hired me to join his sales organization.

For the next five years I learned many of life's lessons from Mr. Shoaff. He treated me like a son, spending hours teaching me his personal philosophy, which I now call the *Seven Strategies for Wealth and Happiness*.

Then one day, at age forty-nine, and without any warning, Mr. Shoaff died.

After mourning the loss of my mentor, I took some time to assess the impact he'd had on my life. I realized that the best thing I'd received from him was not a job or even the opportunity to grow from a sales trainee to executive vice-president of his company. Rather, it was what I'd learned from the wisdom of his philosophy of life and his fundamentals for successful living: how to be wealthy, how to be happy.

During the next few years I incorporated his ideas into my life ... and I prospered. In fact, I made a great deal of money. But the most gratifying experience was sharing those ideas with

my business associates and employees. The response was enthusiastic and the results immediate and measurable.

Although I saw myself as primarily a businessman and not as an author or speaker, I felt drawn to the challenge of communicating to others, simply and directly, those ideas that make a difference in how a person's life turns out.



As you read this book, imagine that you are shopping. Take and use only those ideas that apply to you now. You certainly don't have to "buy into" everything any one person says. But *do* give yourself a chance. Read the following pages with an open mind. If something makes sense to you, try it. If it doesn't, discard it.

Remember, in whatever you do be a student, not merely a follower.

Five Key Words

All the ideas in this book stem from a group of key words. To understand this book, therefore, and to receive maximum value from its contents, it is essential that we reach agreement on the meaning of each one.

★ FUNDAMENTALS ★

First, let's take a look at the word "fundamentals." I define fundamentals as those basic principles on which all accomplishment is built.

Fundamentals form the beginning, the basis and the reality from which everything else flows.

It's a contradiction of terms to talk about *new* fundamentals. That's like someone claiming to have manufactured new antiques. One would be suspicious, right? No, fundamental principles belong to the ages. They have been the same from biblical times and will continue to remain so until the end of time.

Let's use the word "fundamentals" and apply it to the concept of success. If you are looking for *fundamental* success, the kind of success that lasts, that is built on a solid foundation, then you should avoid exotic answers. And believe me, there are lots of exotic answers being offered these days, especially in southern California where I live.

So in spite of rumors to the contrary, success is a simple process. It doesn't fall out of the sky. It is neither magical nor mysterious.

SUCCESS IS NO MORE THAN THE NATURAL CONSEQUENCE OF CONSISTENTLY APPLYING THE FUNDAMENTALS OF SUCCESS TO LIFE.

The same is true of happiness and wealth. They, too, are no more than the natural consequence of consistently applying the fundamentals of happiness and wealth to life.

The key is to stick to the fundamentals.

A Half-Dozen Things

Mr. Shoaff, my mentor, said to me one day, "Jim, there are always a half-dozen things that make eighty percent of the difference."

A half-dozen things ... what a key thought.

Whether we are working to improve our health, wealth, personal achievement, or professional enterprise, the difference between triumphant success or bitter failure lies in the degree of our commitment to seek out, study, and apply those *half-dozen* things.

For example, for a farmer to reap a plentiful harvest in the fall, the half-dozen basics he must concentrate on are fairly obvious: soil, seed, water, sunshine, nourishment, and care. Each component is of equal importance because only *together* do they bring to fruition a successful harvest.

Thus, a good question to ask before undertaking any new project or setting new objectives is this: WHAT ARE THE HALF-DOZEN THINGS THAT WILL MAKE THE MOST DIFFERENCE TO THE OUTCOME? Whether the enterprise is in the fine arts or in music, mathematics or physics, sports or business, it's those half-dozen fundamentals that count.

The understanding and application of this simple principle is the first intelligent step toward accomplishing your dreams and objectives.

★ WEALTH ★

The second key word to define is wealth. Wealth is a controversial word because it brings to mind a wide variety of images and sometimes conflicting concepts. After all, each of us views wealth from a different perspective. To one person, wealth may mean having enough money to do whatever he or she wishes. To another, it may mean freedom from debt — freedom from the constant claim of obligation. To yet another, it may mean the opportunity to grow and to achieve.

But out of this diversity comes creativity, and creativity can help each of us find unique ways to work for a life of abundance.

To the majority who probably haven't spent too much time thinking about the subject, wealth is simply symbolized by one word: *millionaire*. Now there's an exciting word! It rings of success, freedom, power, influence, pleasure, possibility, and benevolence. Surely, being a millionaire is not a bad mental image to hold!

Likewise, the word wealth embodies more than economic concepts. One can talk of the wealth of experience, the wealth of friendship, the wealth of love, the wealth of family, and the wealth of culture.

However, for our purposes here, we shall focus on the kind of wealth that brings with it financial freedom — WEALTH THAT COMES FROM THE CONVERSION OF EFFORT AND ENTERPRISE INTO CURRENCY AND EQUITY.

For each of us, the specific amount required for us to feel wealthy will differ. Yet I'm sure that our basic dream is the same: to be free of financial pressures, to have freedom of choice, and to enjoy the opportunity to create and to share.

What does wealth mean to you? How much money will it take for you to feel financially free? These are not idle questions. As you'll soon see, the more clearly defined your concepts about material wealth are, the more useful the ideas in this book will be to you.

★ HAPPINESS ★

Happiness embraces the universal quest. It's a joy that usually accompanies positive activity.

Like wealth, however, it, too, has a variety of often contradictory meanings. It's both the joy of discovery and the joy of knowing. It often accompanies those who are fully aware of the colors, sounds, and harmony of life.

And it's the joy that comes to those who painstakingly design their lives and then live them with artistry.

Happiness is the skill of reacting to the offerings of life by perception and by enjoyment. It's achieved by both giving and receiving, reaping and bestowing. It's being able to feast on harmony as well as food, on ideas as well as bread.

Happiness comes to those who deliberately expand their horizons and experiences. It resides in the houses of those who have the ability to handle disappointment without losing their sense of well-being. It belongs to those who are in control of both the circumstances and their emotions.

Happiness is also the freedom from the negative children of fear such as worry, low self-esteem, envy, greed, resentment, prejudice, and hatred.

Those who experience happiness often have a grasp on and an awareness of the tremendously positive power of life and love.

But happiness is more than a general feeling. It is also a *method of thinking* that organizes feelings, activities, and lifestyle. In other words, it's a way of interpreting the world and its events.

Happiness is having values in balance. It's contentment with daily tasks, including those unpleasant chores from which few of us are free.

Happiness is a life well-lived and filled with people of substance. It's a wide variety of experiences and memories that become priceless forms of currency to spend and to invest.

Happiness is activity with purpose. It's love in practice. It's both a grasp of the obvious and an awe of the mysterious.

Yet most of us think of happiness as something either lost in the past or a peak to be arrived at in some distant future (I'll be happy as soon as ...). Few understand that happiness can only be experienced in the *now*. And, yes, like all good things, happiness is often elusive. But I promise you that it is *not* impossible to capture.

So how *does* one latch onto the bluebird of happiness? Curiously, by understanding and applying a concept which is rarely associated with happiness ... discipline.

★ DISCIPLINE ★

If there is one critical ingredient for your successful quest for both wealth and happiness, it is discipline. And yet when it comes to this concept, most people reject it as they conjure images of everything from a tough drill sergeant to a strict schoolteacher waving a ruler.

Yet I assure you that the acquisition of discipline holds the key to your dreams and aspirations. Surprised? Then perhaps we should take a moment to define what is meant by discipline.

Discipline is the bridge between thought and accomplishment ... the glue that binds

inspiration to achievement ... the magic that turns financial necessity into the creation of an inspired work of art.

Discipline comes to those with the awareness that for a kite to fly it must rise against the wind; that all good things are achieved by those who are willing to swim upstream; that drifting aimlessly through life only leads to bitterness and disappointment.

Discipline is the foundation on which all success is built. Lack of discipline inevitably leads to failure.

Yet, curiously, many do not associate lack of discipline with lack of success. Most people envision failure as one earth-shattering event, such as a company going bankrupt or a house being repossessed.

This, however, is not how failure happens. Failure is rarely the result of some isolated event. Rather, it is a consequence of a long list of accumulated little failures which happen as a result of too little discipline.

Failure occurs each time we fail to think ... *today*, act ... *today*, care, strive, climb, learn, or just keep going ... *today*.

If your goal requires that today you write ten letters and you write only three, you are behind by seven letters ... *today*.

If you commit yourself to making five phone calls and you make only one, you are behind by four phone calls ... *today*.

If your financial plan requires that you save ten dollars and you save none, you are behind ten dollars ... *today*.

The danger comes when we look at a day squandered and conclude that no harm has been done. After all, it was *just* one day. But add up these days to make a year and then add up these years to make a lifetime and perhaps you can now see how repeating today's small failures can easily turn your life into a major disaster.

Success follows exactly the same pattern ... in reverse. If you plan to make ten calls and you go beyond your quota to fifteen, you're ahead by five phone calls ... *today*. Do the same with your correspondence and your savings plan and soon you'll see the *accumulated* fruits of your diligence over a year and, eventually, over a lifetime.

Discipline is the master key. It unlocks the door to wealth and happiness, culture and sophistication, high self-esteem and high accomplishment, and the accompanying feelings of pride, satisfaction, and success.

What does it take to acquire discipline?

First, it requires that you develop an awareness of the importance of discipline in your life. Start by asking yourself: "What do I want to accomplish in my life? What changes do I need to make in order to attain my goals?"

Second, ask yourself *honestly*: "Am I willing to do what it takes?" If you answer "yes," then you need to make a long-term commitment to maintain your discipline wisely, deliberately, and *consistently*.

Finally, your commitment will be tested when circumstances emerge that could interfere with your commitment to your new discipline — when you will *have* to perform, come rain or come shine.

Certainly discipline will do much *for* you. But of even greater importance is what it will do *to* you. It will make you feel *terrific* about yourself.

Even the smallest discipline can have an incredible effect on your attitude. And the good feeling you get — that surging feeling of self-worth which comes from *starting* a new discipline — is almost as good as the feeling which comes from the *accomplishment* of the discipline.

A new discipline immediately changes the direction of your life, like a ship turning in mid-ocean and heading toward a new destination.

There are those who believe that discipline is unnatural — that just *being* is enough. They consider the need to accomplish to be a neurotic, man-made exercise. But the fact is that discipline cooperates with nature — where everything strives.

How tall will a tree grow? It fights the powerful force of gravity and keeps reaching toward sunlight to become as tall as it can be. True, this striving by a tree is not a conscious act — trees don't have brains. But *you and I* have been given the ability to consciously *choose* to strive and to become all that we can be.

Discipline attracts opportunity. Exciting opportunities invariably come to those who have developed skills and who have the ambition to act. And those who through discipline and commitment set their sights high will grab on to opportunities that forever remain unseen by more timid souls.

Discipline is that unique process of intelligent thought and activity that puts a lid on tempers and a faucet on courtesy ... that develops positive action and controls negative thoughts ... that encourages success and refuses to accept failure ... that promotes health and curbs sickness.

Anyone can begin the process of being disciplined. You can do it by degrees, one step at a time.

The exciting news is ...

YOU CAN START ... TODAY!

Don't say, "If I could, I would." Say instead, "If I would, I could ... If I will, I can!"

So start the new process and start small. And then learn to stick with your new commitment. Out of this seemingly unimportant beginning you'll learn how it *feels* to be disciplined. And from there, the sky's the limit.

Action vs. Self-Delusion

In recent years there have been a number of books which promote the idea that if one verbally affirms what one wants on a daily basis, success will magically emerge.

I'm completely opposed to this mode of thinking. In my experience, affirmations without the discipline to act upon those things which are affirmed cause men and women to delude themselves into thinking they're making progress when, in fact, their daily activity leads them nowhere.

Why do people say one thing and then act in direct contradiction to their affirmations?

The man who dreams of wealth and yet walks daily toward certain financial disaster and the woman who wishes for happiness and yet thinks thoughts and commits acts that lead her toward certain despair are both victims of the false hope which affirmations tend to manufacture. Why? Because words soothe and, like a narcotic, they lull us into a state of complacency. Remember this: TO MAKE PROGRESS YOU MUST ACTUALLY GET STARTED!

So, to have a prosperous life, start a prosperity plan. To become wealthy, develop a “wealthy” plan. Remember, you don’t have to be wealthy to have a wealth plan; a person without any means can have a “becoming rich” plan.

There are so many other types of plans which you can create:

- If you are ill, start a health plan.
- Do you feel tired all the time? Then start an energy plan.
- Feel a bit under-educated? That’s right! Start an education plan.
- You say you can’t? Then start an “I *can*” plan.

ANYONE CAN!

Even a bad person can start reading good books. The key is to take a step ... *today*. Whatever the project, start TODAY.

Start clearing out a drawer of your newly organized desk ... *today*.

Start setting your first goal ... *today*.

Start listening to motivational cassettes ... *today*.

Start a sensible weight-reduction plan ... *today*.

Start calling on one tough customer a day ... *today*.

Start putting money in your new “investment for fortune” account ... *today*.

Write a long-overdue letter ... *today*.

What the heck! Get some momentum going on your new commitment for the good life. See how many activities you can pile on your new commitment to the better life. Go all out! Break away from the downward pull of gravity. Start your thrusters going. Prove to yourself that the waiting is over and the hoping is past — that faith and action have now taken charge.

It’s a new day, a new beginning for your new life. With discipline you will be amazed at how much progress you’ll be able to make. What have you got to lose except the guilt and fear of the past?

Now, I offer you the next challenge: Make this — the first day of your new beginning — part of the week of new beginnings.

Go ahead, see how many things you can start *and* continue in this, your week of new beginnings.

Then, make this the month of new beginnings ... and then the year of new beginnings. By the time you’ve completed your first year you’ll never again be claimed by the past — past habits, past influences, past regrets, past failures. As the Bible says, you’ll now be ready to “fly with the eagles.”

Success is the fifth key word. And like each of the concepts already discussed, it has multiple layers of meaning.

Success is also an elusive notion, a paradox. After all, it is both a journey and a destination — isn't it?

It's the steady, measured progress toward a goal and the achievement of a goal.

Success is both an accomplishment and a wisdom that comes to those who understand the potential power of life.

It's an awareness of value and the cultivation of worthwhile values through discipline.

It's both material and spiritual, practical and mystical.

Success is a process of turning away *from* something in order to turn *toward* something better — from lethargy to exercise, from candy to fruit, from spending to investing.

Success is responding to an invitation to change, to grow, to develop, and to become — a invitation to move up to a better place in order to gain a better vantage point.

But most of all, success is making your life what *you* want it to be. Considering all the possibilities, considering all the examples of others whose lives you admire, what do you want from *your* life? That is the big question!

Remember, success is not a set of standards from our culture but rather a collection of personal values clearly defined and ultimately achieved.



Making your life what you want it to be for *you* — that is success. But how does one go about doing that? That's precisely what this book is about.

STRATEGY ONE

*Unleash
the
Power
of
Goals*

Goals: What Motivates People

One morning, two weeks after I started working for him, Mr. Shoaff and I were having breakfast together. Just as I was about to finish my eggs, he said, “Jim, let’s take a look at your list of goals so that we can review and discuss them. Maybe that’s the best way I can help you right now.”

“But I don’t have a list with me,” I replied.

“Well, is it out in your car or at home somewhere?”

“No, sir, I don’t have a list *anywhere*.”

Mr. Shoaff sighed. “Well, young man, looks like this is where we’d better start.”

Then, looking directly into my eyes, he said, “If you don’t have a list of your goals, I can guess your bank balance within a few hundred dollars.” He guessed right. And that *really* got my attention.

I was astonished. “You mean that if I had a list of my goals my bank balance would change?” I asked.

“Drastically,” he said.

That day I became a student of the art and science of goal-setting.

Of all the things I’ve learned since those early days, goal-setting has had the most profound effect on my life. Every aspect of my existence — my accomplishments, my income, my bank balance, my lifestyle, my donations, even my personality — changed for the better.

I am so convinced that mastering goal-setting can have a profound effect on your life that I’m going to devote a great deal of space to discussing this often misunderstood process. In fact, I urge you to do more than just read the following chapters. Study them. And if you have a notebook handy, so much the better.

★ THE POWER OF DREAMS ★

Each and every one of our lives is affected by several factors. One of those factors is our environment — where we live, what kind of parents we have, which schools we attend, who our friends are; each plays a role.

We are also shaped by the events in our lives. A war, for example, can wrench all certain things from our psyche.

Knowledge, or the lack of it, will also shape our lives. So can the results of our efforts -

we can either be elated or deflated based on our ability to achieve those desired results.

But of all the factors that affect our lives, none has as much potential power for doing good as our ability to dream.

Dreams are a projection of the life we wish to lead. Therefore, when we allow them to “pull” us, our dreams unleash a creative force that can overpower all obstacles hindering the attainment of our objectives.

To unharness this power, however, dreams must be well-defined. A fuzzy future has little pull power. To *really* achieve your dreams, to *really* have your future plans pull you, your dreams must be vivid.

Now, there are two ways to face the future: You can face the future with anticipation or you can face it with apprehension. Guess how many people face the future with apprehension? Right, most do.

You’ve seen the type — always worrying, worrying, *worrying*. Why are these individuals so apprehensive? Because they haven’t spent time *designing* their futures. In many cases, they live their lives by trying to win the approval of someone else. In the process, they end up “buying into” someone else’s view of how life should be lived. No wonder they are worried — always looking around, seeking approval for everything they do.

On the other hand, those who face the future with anticipation have planned a future worth getting excited about. They can “see” the future in their mind’s eye, and it looks terrific. The future captures their imagination, and it exerts an enormous pull on them.

★ THE POWER OF WELL-DEFINED GOALS ★

Dreams are wonderful, but they are not enough. It’s not sufficient to have a brilliant painting of the desired result. To erect a magnificent structure one must also have a step-by-step blueprint of how to lay the foundation, support the structure, and so on. And for that we need goals.

Like a well-defined dream, well-defined goals work like magnets. They pull you in the right direction. The better YOU DEFINE them, the better YOU DESCRIBE them, the harder YOU WORK on achieving them, the stronger THEY PULL. And believe me when I say that when the “potholes” of life threaten to stall you on the road to *your* success, you’ll need a strong magnet to pull you forward.

To understand how crucial goals are, observe the vast majority who do not have any goals. Instead of designing their lives, these misguided people simply make a living. They fight every day of their lives in the war zone of economic survival, choosing existence over substance. No wonder Thoreau said, “Most people live lives of quiet desperation.”

★ REASONS ★

Mr. Shoaff said to me, “Jim, I don’t think your current bank balance is a true indicator of your level of intelligence.” (Boy, was I happy to hear that!) He continued, “I think you have plenty of talent and ability and that you’re much smarter than you realize.” And that turned out to be true; I *was* smarter than I thought at the time.

“Then why isn’t my bank balance bigger?” I asked.

“Because you don’t have enough *reasons* to accomplish,” answered my friend. And then he added, “If you had enough motivation you could do incredible things; you have enough intelligence but not enough reasons.”

A key thought, indeed: HAVE ENOUGH REASONS.

Since then I’ve discovered this: Reasons come first, answers second. It seems that life has a mysterious quirk of camouflaging the answers in such a way that they become apparent only to those who are inspired enough to look for them — who have reasons to look for them.

Let’s put it another way. When you know what you want and you want it badly enough, you’ll find a way to get it. The answers, methods, and solutions you need to solve the problems along the way will be revealed to you.

Hey, what if you *had* to be rich? What if the very life of someone you love *depended* on your being able to afford the very best medical care?

Let’s further suppose that you just learned of a book or a cassette tape that would show you how to make a fortune. Would you buy it? Of course you would!

Because you are already reading a book on success, it should come as no surprise to you that there are *many* good books and tapes on the subject of creating wealth. But if you don’t *have* to be rich you probably won’t read them or take the time to listen to them. There is an old saying, “Necessity is the mother of invention.” How true! With that in mind, always work on your reasons first and the answers second.

★ FOUR GREAT MOTIVATORS ★

The big question you’ll need to answer for yourself is: “What motivates me?”

Different things motivate different people. We all have our own “hot buttons.” And if you do a bit of soul-searching, I’m sure you’ll come up with a compelling list of your own.

What are some of the great motivators for excelling? Aside from the obvious desire for financial gain there are four other big motivators.

The first one is *RECOGNITION*. Great companies and savvy sales managers know that some people will do more for recognition than they will for material rewards.

That’s why successful sales organizations, especially those involved in direct sales, take great pains to give recognition for any accomplishment, large or small. They know that in our overcrowded world most people feel that nobody cares, that they don’t matter. And recognition is a kind of validation for their worthiness. In effect, those who recognize others are saying, “Hey, you are special, you make a difference.”

I believe that if more companies took greater care to recognize their employees — not just the salespeople but also the executives, the secretaries, and the maintenance people — they would see an unbelievable surge in productivity.

The second reason some people excel is because they like the *FEELING* of winning. This is one of the best reasons.

If you must be addicted to something, make it an addiction to winning.

I have some friends, all millionaires, who still work ten to twelve hours a day making millions. And it's not because they need the money. It's because they need the joy, the pleasure, and the satisfaction that come from their "wins." To them, money isn't the big drive; they already have plenty. You know what it is? It's the journey — the exhilarating *feeling* that comes from winning.

Once in a while, usually just after I give a seminar, someone will come up to me and say, "Mr. Rohn, if I had a million dollars I'd never work another day in my life." That's probably why the good Lord sees to it that people who say things like that never make a fortune. They would all just quit.

The third great motivator is *FAMILY*. Some people will do for their loved ones what they will not do for themselves.

I once met a man who told me, "Mr. Rohn, my family and I have a goal to travel around the world. To do everything we want to do will take a quarter of a million dollars a year. How incredible! Could a man's family affect him that much? And the answer is, "Of course! How fortunate are those who are so profoundly affected by love!

BENEVOLENCE, the desire to share one's wealth, is the fourth great motivator. When the great steel magnate Andrew Carnegie died, his desk drawer was opened. Inside one of the drawers was a yellowed sheet of paper. On that slip of paper, dated from the time he was in his twenties, Carnegie had written the main goal for his life: "I am going to spend the first half of my life accumulating money. I am going to spend the last half of my life giving it all away."

You know what? Carnegie was so inspired by this that he accumulated 450 million dollars (which is equivalent to 4.5 billion dollars today!). And, indeed, during the last part of his life he had the joy of giving it all away.

★ NITTY-GRITTY REASONS ★

Wouldn't it be wonderful to be motivated to achievement by such a lofty goal as benevolence? I must confess, however, that in the early years of my struggle to succeed my motivation was a lot more down-to-earth. My reason for succeeding was more basic. In fact, it fell into the category of what I like to call "nitty-gritty reasons." A nitty-gritty reason is the kind that any one of us can have — at any time, on any day — and it can cause our lives to change. Let me tell you what happened to me ...

Shortly before I met Mr. Shoaff I was lounging at home one day when I heard a knock on the door. It was a timid, hesitant knock. When I opened the door I looked down to see a pair of big brown eyes staring up at me. There stood a frail little girl of about ten. She told me, with all the courage and determination her little heart could muster, that she was selling Girl Scout cookies. It was a masterful presentation — several flavors, a special deal, and only two dollars per box. How could anyone refuse? Finally, with a big smile and ever-so-politely, she asked me to buy.

And I wanted to. Oh, how I wanted to!

Except for one thing. I didn't *have* two dollars! Boy, was I embarrassed! Here I was — father, had been to college, was gainfully employed — and yet I didn't have *two dollars* to my name.

Naturally I couldn't tell this to the little girl with the big brown eyes. So I did the next best thing. I lied to her. I said, "Thanks, but I've already bought Girl Scout cookies this year. And I've still got plenty stacked in the house."

Now that simply wasn't true. But it was the only thing I could think of to get me off the hook. And it did. The little girl said, "That's okay, sir. Thank you very much." And with that she turned around and went on her way.

I stared after her for what seemed like a very long time. Finally, I closed the door behind me and, leaning my back to it, cried out, "I don't want to live like this *anymore*. I've *had* it with being broke, and I've *had it* with lying. I'll *never* be embarrassed again by not having any money in my pocket."

That day I promised myself to earn enough to always have several hundred dollars in my pocket at all times.

This is what I mean by a nitty-gritty reason. It may not win me any prize for greatness, but it was enough to have a permanent effect on the rest of my life.

My Girl-Scout-cookie story *does* have a happy ending. Several years later, as I was walking out of my bank where I had just made a hefty deposit and was crossing the street to get into my car, I saw two little girls who were selling candy for some girls' organization. One of them approached me, saying, "Mister, would you like to buy some candy?"

"I probably would," I said playfully. "What kind of candy do you have?"

"It's almond roca."

"*Almond roca?* That's my *favorite!* How much is it?"

"It's only two dollars." *Two dollars!* It couldn't be!

I was excited. "How many boxes of candy have you got?"

"I've got five."

Looking at her friend, I said, "And how many boxes do *you* have left?"

"I've got four."

"That's nine. Okay, I'll take them all."

At this, both girls' mouths fell open as they exclaimed in unison, "Really?"

"Sure," I said. "I've got some friends that I'll pass some around to."

Excitedly, they scurried to stack all the boxes together. I reached into my pocket and gave them eighteen dollars. As I was about to leave, the boxes tucked under my arm, one of the girls looked up and said, "Mister, you're really something!"

How about that! Can you imagine spending only eighteen dollars and having someone look you in the face and say, "You're really something!"

Now you know why I always carry a few hundred dollars on me. I'm not about to miss chances like that ever again.

Let me give you another example of a nitty-gritty reason for wanting to do well. I have a friend by the name of Robert Depew. Bobby used to be a schoolteacher in Lindsay, California, the olive capital. After several years as a teacher Bobby was looking forward

making a break and starting a new career. One day, without telling anyone, he quit teaching and jumped into sales. When his family found out about it he became the butt of lots of criticism. But the worst reaction came from his brother, who seemed to be getting great pleasure from harassing him.

“You’re going to go right down the drain,” mocked his brother. “You had a good teaching job. Now you’re gonna lose everything you’ve got. You must be outta your mind.”

Bobby’s brother kept taunting him every chance he had. As Bobby relates, “The way my brother acted made me so angry that I decided to get rich.”

Today, Bobby Depew is one of my millionaire friends.

This story, as well as my own “cookie” story, demonstrate that even anger and embarrassment, when properly channeled, can act as powerful nitty-gritty motivators to achieve.



Do you have something to prove? Do you have some old embarrassment you want to wipe off the slate? You know, that old saying “Massive success is the sweetest revenge” is true.

As you can see, there are almost as many reasons for people to do well as there are people who don’t. The key is to HAVE ENOUGH REASONS. How does one find the “hot button” (or button) that can transform a life of modest accomplishment into a life of wealth and happiness? That’s the subject of the next chapter.

Goals: How to Set Them

In chapter one we discussed the importance of discipline. And now I'm going to ask you to start exercising this positive trait.

If you haven't yet done so, get out a notebook or a diary. I want you to transform yourself from spectator (reader) into participant (writer).

The kind of homework you're about to do here is a little unusual in that it lasts a lifetime. The subject is goals, and as you'll soon learn, goals are a lifelong preoccupation — ever evolving, ever-changing.

Why should you put yourself through this? Because by doing the work involved you're taking the first steps toward developing the kind of life you've always dreamed about but never believed would happen for you. So let's get on with it. The sooner you exert the discipline, the sooner you'll enjoy the results. And once the results come in, I promise you won't mind one bit that it took some extra work and discipline.

★ LONG-RANGE GOALS ★

In your notebook or on a sheet of paper, write the heading, "Long-Range Goals." Your task is to answer the question, "What do I want within the next one to ten years?"

The key to doing this exercise effectively is to take as *little* time as possible writing down as many items as possible. Take between twelve to fifteen minutes for the whole exercise, and try to write down about fifty different items.

To help you get started, consider the following half-dozen questions as guidelines:

1. What do I want to do?
2. What do I want to be?
3. What do I want to see?
4. What do I want to have?
5. Where do I want to go?
6. What would I like to share?

With these half-dozen queries in mind, answer the primary question: "What do I want within the next one to ten years?" Allow your mind to free-flow. Don't try to be detailed.

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