



# *Professional Development Coaching for Your Success*

*"The few who DO are the envy of the many who only watch"*  
- Jim Rohn



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*"If you don't design your own life plan,  
chances are you'll fall into someone else's plan.  
And guess what they may have planned for you? Not much!"*

- Jim Rohn

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These articles were submitted by Jim Rohn, America's Foremost Business Philosopher, and his associates. To subscribe to the Free Jim Rohn Weekly E-zine go to link below.  
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*Hello and welcome to my little collection of Professional Development articles by Jim Rohn.*

Like most people, I used to feel uncertain about how well I would or could, succeed in my life. I did not have a Degree in any high value profession, and I didn't even graduate High School as I started working in our family business at an early age.

This used to really affect my self esteem, to the point where I lacked self confidence when meeting people I thought were better educated and more skilled than myself. Then one day twenty years ago I decided to face my self doubts and LEARN the skills I felt would help me to achieve the lifestyle goals I wanted, and to become the person I wanted to grow into.

I started to read every self help book I could get my hands on, made copious lists of all the pro's & con's in my life, my skills & ME, attended training seminars, listed to tapes & observed everyone around me as Mentors to learn what to do and what not to do.

Since then, learning from some of the best mentors and coaches in the world, I have achieved all my goals and more. My life is so wonderful I need to pinch myself sometimes to make sure I'm not just daydreaming. In my training I even achieved "recognition of prior learning" to have a Business Diploma hanging on my office wall. So, I'm living proof that ANYONE can overcome whatever they see their greatest weaknesses to be, and achieve everything they ever wanted, with a little help.

One of the most powerful mentors I discovered early in my development journey is the Master Philosopher, Jim Rohn. His books, tapes, videos, CD's were the most valuable learning tools I ever invested in and I still continue to apply them daily. Meeting him in person years later was a major highlight in my life, naturally.

This booklet of great articles, quotes and tips by Jim Rohn and his associates, should give you a good start on understanding some of the basic Professional & Personal Development training requirements to succeed in your goals, and also gives you valuable free ebook downloads & resources that will help you in designing a life to love.

It is not "easy" to change and grow, but is really is only a matter of preparation and commitment – and the help of some successful mentors. I suggest you access all the training you can get to develop your skills, confidence and self esteem, as that will set you on a wonderful path to success in your life.

All that's left to say now is – ENJOY!

**Live Well - Laugh Often - Love Much**

*Helene Malmsio*

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# Walking a New Road *by Jim Rohn*

(excerpted from the Take Charge of Your Life 6-CD series)

**Here is a good question to ask yourself. Ten years from now you will surely arrive. The question is, where? We don't want to kid ourselves about where; we don't want to kid ourselves about the road we're walking.**

At age 25, I had a day shortly after I met Mr. Shoaff called "do not kid myself anymore" day. I didn't want to be disillusioned anymore. Up until then, I had been using the crossed-finger theory.

But after meeting Mr. Shoaff, I finally decided that the crossed-finger theory was not going to get me what I wanted. That it wasn't where the treasure lies. That I was going to have to make sure which way I was headed

Then, with the help of Mr. Shoaff, I found with a few reading disciplines, and a few disciplines of mind, and a few disciplines of activity, that when exercised, can begin making all the difference in the world as to where you will arrive.

Just a few changes. Sometimes we get the idea that we're doing about 10% and there's about 90% more that we need in order to make the difference for our fortune but probably the opposite is true.

We're doing enough things to have bought and shared in the good life so far. And maybe all we need is that extra 5% or 10% of intellectual change. Activity change. A refinement of discipline. A refinement of thought. And all we need is the ideas to make those simple changes and the equity starts gathering in one year, three years, five years, ten years..

I have a good comment for you: Now's the time to fix the next 10 years. Now, you may have to come to grips with reality and with truth; that's what was good for me when I met Mr. Shoaff, I was 25 years old, he was 44 years old. And he brought me a wealth of experience and he started asking me the tough questions. "Big question", he said, "Are you reading the books that are going to take you where you want to go in the next 5 years?"

Excellent question. See, you want to make sure. I would assume for all of you, to get to where you want to be in the next 5 years, you are either reading the right books or you're not. You're either engaged in the disciplines or you're not. But, here's what we don't want to engage in: disillusion. Hoping without acting. Wishing without doing.

The key is to take a look and say, "Where am I? What could I do to make the changes to make sure that I can take more certain daily steps toward the treasure I want, the mental treasure, the personal treasure, the spiritual treasure, the financial treasure? I don't want to make any more errors, now's the time to adjust my daily program to take me where I want to go."

In lecturing the last 39 years, I've gotten letters and personal testimonies of people that have done such remarkable things with just a few suggestions. And that is why seminars, tapes and books can be so valuable. Here's a key idea for us all to remember: We could all use a little coaching. When you're playing the game, it's sometimes hard to see it all.

**But the key is to start right now making these changes to walk this new road. And here's what's exciting to me, just a few daily disciplines makes a great deal of difference in one year, three years, five years. And before you know it, you will be walking a brand new road.**

# One of Life's Great Lessons - Learn to be Thankful for What You Already Have

*(excerpted from the 2004 Jim Rohn Weekend Event DVD/CD series)*

## Is thankfulness a survival skill?

Perhaps most of you would respond with, "No, Jim, thankfulness is not key to survival", and I would tend to agree with you.

Most of us have probably already solved the necessary problems of survival, gone beyond that and are now working to achieve our desires. But let me give you this key phrase, "Learn to be thankful for what you already have, while you pursue all that you want." I believe one of the greatest and perhaps one of the simplest lessons in life we can learn is to be thankful for what we have already received and accomplished.



Both the years and the experiences have brought me here to where I stand today, but it is the thankfulness that opened the windows of opportunities, of blessings, of unique experiences to flow my way.

My gratitude starts with my parents who raised me, gave me an incredible foundation that has lasted me all of these years and continues with the mentors that I've met along the way who absolutely changed and revolutionized my life, my income, my bank account, my future.

I am also very thankful for the people, the associations, for the ideas, for the chance to work and labor, and to produce results, all of that has brought me to this place, to this weekend. I'm grateful for it all.

What a unique opportunity each one of you here has, so many of us; representing different countries, nations and cultures, to appreciate the uniqueness of our own experiences that has brought us all here, together, for these three days to learn new skills and sharpen old ones. For the countries we represent; we have freedom and liberty.

These are extraordinary times, about eleven years ago the walls came tumbling down, in Germany, and it started a wave of democracy and freedom like the world has never seen before. We as a country and as a world have so much to be thankful for. Always start with thanksgiving; be thankful for what you already have and see the miracles that come from this one simple act.

Now thankfulness is just the beginning; next, you've got to challenge yourself to produce. Produce more ideas than you need for yourself so you can share and give your ideas away. That is called fruitfulness and abundance.

Here's what I think fruitfulness and abundance mean - to go to work on producing more than you need for yourself so you can begin blessing others, blessing your nation and blessing your enterprise. Once abundance starts to come, once someone becomes incredibly productive, it's amazing what the numbers turn out to be.

**But to begin this incredible process of blessing, it often starts with the act of thanksgiving and gratitude, being thankful for what you already have and for what you've already done. Begin the act of thanksgiving today and watch the miracles flow your way.**

# Facing the Enemies Within

**We are not born with courage, but neither are we born with fear.**

Maybe some of our fears are brought on by your own experiences, by what someone has told you, by what you've read in the papers. Some fears are valid, like walking alone in a bad part of town at two o'clock in the morning. But once you learn to avoid that situation, you won't need to live in fear of it.

Fears, even the most basic ones, can totally destroy our ambitions.  
Fear can destroy fortunes.  
Fear can destroy relationships.

Fear, if left unchecked, can destroy our lives.  
Fear is one of the many enemies lurking inside us.  
Let me tell you about five of the other enemies we face from within.



The first enemy that you've got to destroy before it destroys you is **indifference**. What a tragic disease this is. "Ho-hum, let it slide. I'll just drift along." Here's one problem with drifting: you can't drift your way to the top of the mountain.

The second enemy we face is **indecision**. Indecision is the thief of opportunity and enterprise. It will steal your chances for a better future. Take a sword to this enemy.

The third enemy inside is **doubt**. Sure, there's room for healthy skepticism. You can't believe everything. But you also can't let doubt take over. Many people doubt the past, doubt the future, doubt each other, doubt the government, doubt the possibilities and doubt the opportunities.

Worse of all, they doubt themselves. I'm telling you, doubt will destroy your life and your chances of success. It will empty both your bank account and your heart. Doubt is an enemy. Go after it. Get rid of it.

The fourth enemy within is **worry**. We've all got to worry some. Just don't let it conquer you.

Instead, let it alarm you. Worry can be useful. If you step off the curb in New York City and a taxi is coming, you've got to worry. But you can't let worry loose like a mad dog that drives you into a small corner.

Here's what you've got to do with your worries: drive them into a small corner. Whatever is out to get you, you've got to get it. Whatever is pushing on you, you've got to push back.

The fifth interior enemy is **over-caution**. It is the timid approach to life. Timidity is not a virtue; it's an illness. If you let it go, it'll conquer you. Timid people don't get promoted. They don't advance and grow and become powerful in the marketplace. You've got to avoid over-caution.

Do battle with the enemy.  
Do battle with your fears.  
Build your courage to fight what's holding you back, what's keeping you from your goals and dreams.

**Be courageous in your life and in your pursuit of the things you want and the person you want to become.**

# Change Begins With Choice

**Any day we wish; we can discipline ourselves to change it all. Any day we wish; we can open the book that will open our mind to new knowledge. Any day we wish; we can start a new activity.**

**Any day we wish; we can start the process of life change. We can do it immediately, or next week, or next month, or next year.**

We can also do nothing. We can pretend rather than perform. And if the idea of having to change ourselves makes us uncomfortable, we can remain as we are.

We can choose rest over labor, entertainment over education, delusion over truth, and doubt over confidence.

The choices are ours to make. But while we curse the effect, we continue to nourish the cause. As Shakespeare uniquely observed, "The fault is not in the stars, but in ourselves." We created our circumstances by our past choices.



We have both the ability and the responsibility to make better choices beginning today. Those who are in search of the good life do not need more answers or more time to think things over to reach better conclusions.

They need the truth. They need the whole truth. And they need nothing but the truth.

We cannot allow our errors in judgment, repeated every day, to lead us down the wrong path. We must keep coming back to those basics that make the biggest difference in how our life works out.

And then we must make the very choices that will bring life, happiness and joy into our daily lives.

And if I may be so bold to offer my last piece of advice for someone seeking and needing to make changes in their life - If you don't like how things are, change it! You're not a tree.

**You have the ability to totally transform every area in your life - and it all begins with your very own power of choice.**

An advertisement for 'The Jim Rohn One-Year Success Plan'. The text on the left reads: 'The Jim Rohn One - Year Success Plan (including experts Jim Rohn, Zig Ziglar, Brian Tracy) will help you do just that and become the person you desire to become.' To the right is a collage of four portraits of men in business attire. At the bottom of the collage is the website 'www.jimrohn.com'.

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# Attitude is Everything

**The process of human change begins within us. We all have tremendous potential. We all desire good results from our efforts. Most of us are willing to work hard and to pay the price that success and happiness demand.**

Each of us has the ability to put our unique human potential into action and to acquire a desired result. But the one thing that determines the level of our potential, that produces the intensity of our activity, and that predicts the quality of the result we receive is our attitude.

Attitude determines how much of the future we are allowed to see. It decides the size of our dreams and influences our determination when we are faced with new challenges. No other person on earth has dominion over our attitude.

People can affect our attitude by teaching us poor thinking habits or unintentionally misinforming us or providing us with negative sources of influence, but no one can control our attitude unless we voluntarily surrender that control.

No one else "makes us angry." We make ourselves angry when we surrender control of our attitude. What someone else may have done is irrelevant. We choose, not they.

They merely put our attitude to a test. If we select a volatile attitude by becoming hostile, angry, jealous or suspicious, then we have failed the test. If we condemn ourselves by believing that we are unworthy, then again, we have failed the test.

If we care at all about ourselves, then we must accept full responsibility for our own feelings. We must learn to guard against those feelings that have the capacity to lead our attitude down the wrong path and to strengthen those feelings that can lead us confidently into a better future.

If we want to receive the rewards the future holds in trust for us, then we must exercise the most important choice given to us as members of the human race by maintaining total dominion over our attitude.

Our attitude is an asset, a treasure of great value, which must be protected accordingly. Beware of the vandals and thieves among us who would injure our positive attitude or seek to steal it away.

Having the right attitude is one of the basics that success requires.

**The combination of a sound personal philosophy and a positive attitude about ourselves and the world around us gives us an inner strength and a firm resolve that influences all the other areas of our existence.**



# Deciding to make Changes in your life - Quotes by Jim Rohn

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One of the best places to start to turn your life around is by doing whatever appears on your mental "I should" list.

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Indecision is the thief of opportunity.

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Every life form seems to strive to its maximum except human beings.

How tall will a tree grow? As tall as it possibly can.

Human beings, on the other hand, have been given the dignity of choice. You can choose to be all or you can choose to be less.

Why not stretch up to the full measure of the challenge and see what all you can do?

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You cannot change your destination overnight, but you can change your direction overnight.

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**Decision making can sometimes seem like inner civil war.**

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**I used to say, "I sure hope things will change." Then I learned that the only way things are going to change for me is when I change.**

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

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It doesn't matter which side of the fence you get off on sometimes. What matters most is getting off! You cannot make progress without making decisions.

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We generally change ourselves for one of two reasons: inspiration or desperation.

# Doing the Remarkable

**When it comes to meeting and conquering the negativity in your life, here is a key question: what can you do, starting today, that will make a difference?**

**What can you do during economic chaos? What can you do when everything has gone wrong?**

What can you do when you've run out of money, when you don't feel well and it's all gone sour?

What can you do?

Let me give you the broad answer first. You can do the most remarkable things, no matter what happens.

People can do incredible things, unbelievable things, despite the most impossible or disastrous circumstances.

Here is why humans can do remarkable things: because they are remarkable. Humans are different than any other creation.

When a dog starts with weeds, he winds up with weeds. And the reason is because he's a dog. But that's not true with human beings. Humans can turn weeds into gardens.

Humans can turn nothing into something, pennies into fortune, and disaster into success. And the reason they can do such remarkable things is because they are remarkable.

**Try reaching down inside of yourself; you'll come up with some more of those remarkable human gifts. They're there, waiting to be discovered and employed.**

With those gifts, you can change anything for yourself that you wish to change. And I challenge you to do that because you can change.

If you don't like how something is going for you, change it. If something isn't enough, change it. If something doesn't suit you; change it.

If something doesn't please you, change it. You don't ever have to be the same after today. If you don't like your present address, change it — you're not a tree!

**If there is one thing to get excited about, it's your ability to make yourself do the necessary things, to get a desired result, to turn the negative into success.**

**That's true excitement.**





## COMMUNICATION & PERSUASION - quotes by Jim Rohn

**Better understated than overstated. Let people be surprised that it was more than you promised and easier than you said.**

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For effective communication, use brevity.

Jesus said, "Follow me."

Now that's brief!

He could be brief because of all that he was that he didn't have to say.

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You cannot speak that which you do not know. You cannot share that which you do not feel.

You cannot translate that which you do not have. And you cannot give that which you do not possess.

To give it and to share it, and for it to be effective, you first need to have it. Good communication starts with good preparation.

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The goal of effective communication should be for listeners to say, "Me, too!" verses "So what?"

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Learn to express, not impress.

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Be brief on the logic and reason portion of your presentation.

There are probably about a thousand facts about an automobile, but you don't need them all to make a decision. About a half dozen will do.

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Effective communication is 20% what you know and 80% how you feel about what you know.

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**It's not the matter you cover so much as it is the manner in which you cover it.**

# Basics of Healthy Relationships

*"Your family and your love must be cultivated like a garden. Time, effort, and imagination must be summoned constantly to keep any relationship flourishing and growing." Jim Rohn*

I've come to the realization that everything we do is based on relationships. Relationships make the world go around.

We buy out of relationships, wars are fought over broken relationships, we have children because of relationships - every single thing that takes place on this planet is an extension of and is driven by relationships.

Our relationships can allow us to experience the peaks of ecstasy and the low valleys of agony. They have the greatest potential to give us joy and cause us to grow and become more if we so choose.

This month we will explore the secrets of successful relationships, and we will seek to understand what ingredients make healthy relationships in our lives. Because ultimately, one person caring about another represents life's greatest value. We will look at four main areas:

**1. Basics of Healthy Relationships.** There are certain fundamentals that, if mastered, will take you far down the road of healthy relationships. The key to understanding relationships is that relationships involve people. And while every person is different, there are general principles that make most people tick.

If we understand these basics or fundamentals, and operate accordingly, we can make our bad relationships good and our good relationships great. We will cover these basics later in this edition.

**2. Family and Spousal Relationships.** The primary relationships that most people have are with their family. Yes, that wonderful enigma we call family. Those deep and meaningful relationships that can bring the highlights - and the lowlights - of life.

That group of people, many of whom we didn't even get to choose, who will walk through this life with us. Your family relationships must be cultivated like a garden.

Time, effort and imagination must be summoned constantly to keep any relationship growing and flourishing. We will discuss how to have great family and spousal relationships in next week's edition.

**3. Friendships.** Second to family, friends are the most important relationships we have. Friendships are unique because they are the relationships we have that are almost entirely voluntary.

You don't get to choose your parents or your siblings, but you do get to choose your friends. And so many times we find that these relationships can provide matchless dynamics not found in our other relationships.

These especially can, in their own special way, enhance our other relationships. This makes the relationship unique, and we will take a deeper look into successful friendships in two weeks.



**4. Business Relationships.** Many people do not understand how powerful relationships are in business. You've heard me say it before, but you cannot succeed by yourself. It is hard to find a rich hermit. So many times we underestimate this unique dynamic that has the potential to take us to new levels in our businesses.

We may understand that family and friends are about relationships, but mistakenly think that "business is business".

The fact is that even in business, relationships rule. Think for a moment about two sales people, one of whom is a friend and one of whom you have never met before. When it comes right down to it, you are most likely to buy from the one you know. That is the foundation of relationships. In three weeks, we will look at how to have great business relationships.

### **The Basics of Healthy Relationships.**

Nothing can bring more joy to life than beautifully fulfilling relationships. The depth of meaning, understanding and appreciation that these kinds of relationships bring is almost unfathomable. And, of course, as many people find out, nothing can bring so much pain as a broken relationship with someone dear to you.

Yes, relationships make the world go 'round'. For better or for worse. But the exciting thing is that we can do much to increase our chances of having terrific relationships--relationships that are fulfilling and exciting, rich with meaning, joy and love. There are basics that govern most human relationships and these basics are what I want to cover below. So, here is my list of the eight essentials that I believe make up the basics of healthy relationships.

**1. Love.** Now, this all depends on your definition of love. Most people think that love is a feeling, but I would strongly debate that point. Actually, the concept of "like" is really about feelings. When you say you like someone, you are talking about how you feel.

But when you say that you love someone, you are not necessarily talking about how you feel about them. Love is much deeper than a feeling. Love is a commitment we make to people to always treat that person right and honorably. Yes, for those we become especially close to, we will have feelings of love, but I believe it is time for us to re-examine what we mean by love.

We must expand our definition of what love means by including the commitment aspect of love. For healthy relationships, we must love everyone. We may not like them based on how we feel about them, but we should love them based on our definition of love above which in turn determines how we should act towards them, that is, treat them right and honorably.

**2. Serving Heart.** My good friend Zig Ziglar says frequently that "you can have everything you want in life if you help enough other people get what they want out of life." The concept he is talking about is having a heart and life that is focused on serving other people. The Bible puts it this way: consider others' interests as more important than your own. This is also fundamental to healthy relationships.

**3. Honest Communication.** In any good relationship you will find open and honest communication. Communication is so important because it is the vehicle that allows us to verbalize what is inside us and enables it to connect with another person.

Isn't communication amazing? One person is feeling one thing and through communication, another person can find that out and feel it too--amazing. And this is a vital goal in good relationships--to communicate, to tell each other what we are thinking and what we are feeling.

It enables us to make a connection. Sometimes we are the one speaking and other times we are listening. Either way, the central tenet is communication for the sake of building the relationship and making it stronger. And here's what's exciting, if we just communicate, we can get by. But if we communicated skillfully, we can work miracles!

**4. Friendliness.** Put simply, relationships just work better when we are friendly with others. Being friendly can cushion the bumpy ride we sometimes experience in our relationships. Cheerfulness goes a long way toward building lasting relationships. I mean, nobody wants to be around a grump, do they?



The fact is that the friendlier you are the more you are going to have people who want to pursue longer-lasting, mutually beneficial relationships with you. So cheer up, put on a smile, have kind words to say to others, treat people with a great deal of friendliness and you will see your relationships improve.

**5. Patience.** People being people, we have an awful lot of time for practice in the area of patience. People are not perfect and will constantly fail us. And conversely we will fail other people. So while we try to have more patience for others, we need their patience as well. So often, I think relationships break down because people give up and lose patience. I am talking about all kinds of friendships, marriages, business relationships, etc.

Recent research has shown that those marriages that go through major turmoil and then make it through, are very strong after doing so. Patience wins out. Those who give up on relationships too early or because the other person isn't perfect, often forget that their next friend, their next spouse or business partner, will not be perfect either! So, we would do well to cultivate this skill and learn to have more patience.

**6. Loyalty.** Loyalty is a commitment to another person. Sadly, loyalty is often a missing element in many relationships today. We have forgotten what it means to be loyal. Our consumer mentality has affected this to some degree. People are no longer loyal to a product. And unfortunately, many companies are not loyal to their clients or patrons. Regrettably, this has spilled over into our relationships. It is one thing to switch brands of dishwashing detergent. It is another thing altogether to switch friends.

Sometimes we just need to commit to being loyal and let the relationship move forward. We need a higher level of stick-to-it-iveness! This kind of loyalty will take our relationships to a much deeper level. What a powerful and secure feeling of knowing that you have a relationship with someone who is loyal to you and you to them--that neither of you is going anywhere even when things get tough. Wow--how powerful!

**7. A Common Purpose.** One of the basics of healthy relationships is to have a common purpose, and oftentimes this is a component that is initially overlooked, but for a long-term, long-lasting relationship it is vital. Think about how many friends you have met through the years while working on a common purpose.

Maybe it was someone you met while participating in sports, while working on a political campaign, attending church, at your office, or anything that brought you together to work on a common purpose. You had that strong common bond of purpose that brought you together and held you together.

Working together, building together, failing and succeeding together - all while pursuing a common purpose - that is what relationships are made of. Find people with whom you have common purposes and sow the seeds of great relationships, and then reap the long-lasting benefits.

**8. Fun.** All good relationships have some element of fun. Now, that doesn't necessarily mean, loud, raucous fun, though that is appropriate for some relationships. But even in business relationships there should be some fun. It should be fun to do business with those who you are going to have a long-term business relationship with. Fun brings enjoyment to the relationship and that is important.

I think that oftentimes this key element can be easily forgotten or neglected in our family and spousal relationships.

The fun things we did initially in a new relationship after a while can be taken for granted or simply fall by the wayside and we stop creating the fun and joy. So remember to consciously craft fun situations and moments, for these are the glue that hold our memories together and make our lives sweet.

There are so many key ingredients to making and maintaining great, long-lasting relationships. Each of the eight components we discussed brings unique dynamics and rewards to your relationships. Let's begin to focus on improving our relationships in these areas and see what miracles occur!

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"If you talk to your children, you can help them to keep their lives together. If you talk to them skillfully, you can help them to build future dreams." Jim Rohn

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## DISCIPLINE - quotes by Jim Rohn

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Discipline is the bridge between goals and accomplishment.

- *Jim Rohn*

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We must all suffer from one of two pains: the pain of discipline or the pain of regret.

The difference is discipline weighs ounces while regret weighs tons. - *Jim Rohn*

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All disciplines affect each other.

Mistakenly the man says, "This is the only area where I let down."

Not true. Every let down affects the rest. Not to think so is naive. - *Jim Rohn*

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Discipline is the foundation upon which all success is built. Lack of discipline inevitably leads to failure. - *Jim Rohn*

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Discipline has within it the potential for creating future miracles. - *Jim Rohn*

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The best time to set up a new discipline is when the idea is strong. - *Jim Rohn*

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One discipline always leads to another discipline. - *Jim Rohn*

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Affirmation without discipline is the beginning of delusion. - *Jim Rohn*

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You don't have to change that much for it to make a great deal of difference.

A few simple disciplines can have a major impact on how your life works out in the next 90 days, let alone in the next 12 months or the next 3 years. - *Jim Rohn*

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The least lack of discipline starts to erode our self-esteem. - *Jim Rohn*

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# Achieving Your Dreams

**While most people spend most of their lives struggling to earn a living, a much smaller number seem to have everything going their way.**

Instead of just earning a living, the smaller group is busily working at building and enjoying a fortune. Everything just seems to work out for them.



And here sits the much larger group, wondering how life can be so unfair, so complicated and unjust. What's the major difference between the little group with so much and the larger group with so little?

Despite all of the factors that affect our lives - like the kind of parents we have, the schools we attended, the part of the country we grew up in - none has as much potential power for affecting our futures as our ability to dream.

Dreams are a projection of the kind of life you want to lead. Dreams can drive you. Dreams can make you skip over obstacles. When you allow your dreams to pull you, they unleash a creative force that can overpower any obstacle in your path.

To unleash this power, though, your dreams must be well defined. A fuzzy future has little pulling power. Well-defined dreams are not fuzzy. Wishes are fuzzy.

**To really achieve your dreams, to really have your future plans pull you forward, your dreams must be vivid.**

If you've ever hiked a fourteen thousand-foot peak in the Rocky Mountains, one thought has surely come to mind "How did the settlers of this country do it?" How did they get from the East Coast to the West Coast? Carrying one day's supply of food and water is hard enough.

Can you imagine hauling all of your worldly goods with you . . . mile after mile, day after day, month after month? These people had big dreams. They had ambition. They didn't focus on the hardship of getting up the mountain. In their minds, they were already on the other side - their bodies just hadn't gotten them there yet!

Despite all of their pains and struggles, all of the births and deaths along the way, those who made it to the other side had a single vision: to reach the land of continuous sunshine and extraordinary wealth.

To start over where anything and everything was possible. Their dreams were stronger than the obstacles in their way.

You've got to be a dreamer. You've got to envision the future. You've got to see California while you're climbing fourteen thousand-foot peaks. You've got to see the finish line while you're running the race.

You've got to hear the cheers when you're in the middle of a monster project. And you've got to be willing to put yourself through the paces of doing the uncomfortable until it becomes comfortable. Because that's how you realize your dreams.

\*\*\*\*\*

"The greatest gift you can give to somebody is your own personal development. I used to say, 'If you will take care of me, I will take care of you.' Now I say, 'I will take care of me for you if you will take care of you for me'" Jim Rohn

\*\*\*\*\*

# Desire and Motivation- quotes by Jim Rohn.

**Humans have the remarkable ability to get exactly what they must have. But there is a difference between a "must" and a "want."** - Jim Rohn

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The best motivation is self-motivation. The guy says, "I wish someone would come by and turn me on." What if they don't show up? You've got to have a better plan for your life. - Jim Rohn

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When you know what you want, and you want it bad enough, you will find a way to get it. - Jim Rohn

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**Motivation alone is not enough. If you have an idiot and you motivate him, now you have a motivated idiot.** - Jim Rohn

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**Without a sense of urgency, desire loses its value.** - Jim Rohn

## Multiple Skills for the 21st Century

I find it's important to not walk into the 21st Century without multiple skills. But what I also find is that if you are already in sales, network marketing or have an entrepreneurial business (or plan to in the future), you can gain the needed skills for the future while you create your income now. Here's my short list for on the job training, so that you can learn while you earn.

### 1) Sales

I began my journey with sales, which of course dynamically changed my life back at age 25. The first year I multiplied my income by five. I was raised in farm country. I knew how to milk cows, but it didn't pay well. But sales altered the course of my life, learning to present a valid product in the marketplace, talk about its virtues and get somebody to say "yes." And then give them good service.

### 2) Recruiting

Then came recruiting; how to expand my business, build an organization. We have all heard the question, is it better to have one person selling a \$1000 or have 100 people selling \$10? If you ask me, I'll take the 100 at \$10. Recruiting, the ability to multiply your efforts, once mastered, is one of life and leadership's greatest time management resources.

### 3) Organizing

Then I learned organizing. Keeping your own schedule can be difficult at times, but now you have to balance multiple tasks and people to get maximum results. But you will find that the payoff is massive once you have tapped into the synergy and momentum of group dynamics and teamwork.

### 4) Promotion

Next is promotion. First it's the spring campaign and then the fall campaign, and then it's this month's objective's campaign. You never know when it's going to click for someone to want or need to buy from you or be a part of what you are doing, so

having the offer or the special or the contest going when they're ready can make all the difference.

### 5) Recognition

Then it's the recognition. Some people work harder for recognition than they do for money. It's the chance to belong. Getting people to do something that ordinarily on their own, they wouldn't think of doing. They could, but they don't think of it. You come along with a little promotion for this month or this quarter and everything changes for them, and I found that paid big money.

### 6) Communication

Then I learned communication. How to do the training, how to do the teaching, and probably the greatest gift of all is learning how to inspire with words. Inspire people to see themselves better than they are; all of those gifts, all of those skills. Being the voice that tells them they have made a wise decision and here's why.

Now, I believe that if you walk into the next century with just that little short list I've given you, you'll be equipped. We've all watched what has happened the last 15 years. The guy had one skill - the company downsizes. His division is eliminated and since he only had one skill, now he is vulnerable. He's wandering around saying, "Oh my, the last few years I should have taken some classes that would have taught me a couple of more things and I wouldn't be here in this vulnerable position."

So my admonition -- learn some multiple skills, or should we say, back-up skills for the 21st Century and no better place to learn them than in what your already doing now.

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# Making Your Goals Count

(Excerpted from Week Five of the One-Year Success Plan)

**As we enter into this New Year we all tend to have a heightened sense of the opportunities and possibilities that a new year can bring. The need for goal-setting becomes more obvious and clear. And the great thing about goal-setting is you can keep it as simple or get as elaborate as you would like.**

In fact, we have spent the last month in the One-Year Success Plan solely on the subject of goal-setting and have dedicated over 125 pages in the One-Year Plan to exercises on the subject. Space and time won't allow that here, but below are some abbreviated points on goal-setting for the New Year.

I've often said the major reason for setting a goal is for what it makes of you to accomplish it. What it makes of you will always be the far greater value than what you get. That is why goals are so powerful - they are part of the fabric that makes up our lives. And goal-setting is where we create our goals.

Goal-setting is powerful, partly because it provides focus. It shapes our dreams. It gives us the ability to hone in on the exact actions we need to perform to achieve everything we desire in life.

Goals are GREAT because they cause us to stretch and grow in ways that we never have before. In order to reach our goals we must become better. We must change and grow. Also, goals provide long-term vision in our lives. We all need lots of powerful, long-range goals to help us get past short-term obstacles.

Life is designed in such a way that we look long-term and live short-term. We dream for the future and live in the present. Unfortunately, the present can produce many difficult obstacles.

But fortunately, the more powerful our goals (because they are inspiring and believable) the more we will be able to act on them in the short-term and guarantee that they will actually come to pass!

So, let's take a closer look at the topic of goal-setting and see how we can make it forceful as well as practical. What are the key aspects to learn and remember when studying and writing our goals?

**1. Evaluation and Reflection.** The only way we can reasonably decide what we want in the future and how we will get there is to first know where we are right now and what our level of satisfaction is for where we are in life.

So first take some time and think through and write down your current situation, then ask this question on each key point - is that okay? The purpose of evaluation is twofold. First, it gives you an objective way to look at your accomplishments and your pursuit of the vision you have for your life. Secondly, it is to show you where you are so you can determine where you need to go. In other words, it gives you a baseline from which to work.

I would strongly encourage you to take a couple of hours this week to evaluate and reflect. At the beginning of this month we encourage you to see where you are and write it down so that as the months progress and you continue a regular time of



evaluation and reflection, you will see just how much ground you will be gaining - and that will be exciting!

**2. What are Your Dreams and Goals?** These are the dreams and goals that are born out of your own heart and mind. These are the goals that are unique to you and come from who you were created to be and gifted to become. So second, make a list of all the things you desire for the future. One of the amazing things we have been given as humans is the unquenchable desire to have dreams of a better life, and the ability to establish goals to live out those dreams.

Think of it: We can look deep within our hearts and dream of a better situation for ourselves and our families; dream of better financial lives and better emotional or physical lives; certainly dream of better spiritual lives.

But what makes this even more powerful is that we have also been given the ability to not only dream but to pursue those dreams and not just pursue them, but the cognitive ability to actually lay out a plan and strategies (setting goals) to achieve those dreams. Powerful! What are your dreams and goals? This isn't what you already have or what you have done, but what you want.

Have you ever really sat down and thought through your life values and decided what you really want? Have you ever taken the time to truly reflect, to listen quietly to your heart, to see what dreams live within you? Your dreams are there. Everyone has them. They may live right on the surface, or they may be buried deep from years of others telling you they were foolish, but they are there.

So how do we know what our dreams are? This is an interesting process and it relates primarily to the art of listening. This is not listening to others; it is listening to yourself.

If we listen to others, we hear their plans and dreams (and many will try to put their plans and dreams on us). If we listen to others, we can never be fulfilled. We will only chase elusive dreams that are not rooted deep within us. No, we must listen to our own hearts.

**Here are some practical steps/thoughts on hearing from our hearts on what our dreams are:**

Take time to be quiet. This is something that we don't do enough in this busy world of ours. We rush, rush, rush, and we are constantly listening to noise all around us. The human heart was meant for times of quiet, to peer deep within.

It is when we do this that our hearts are set free to soar and take flight on the wings of our own dreams! Schedule some quiet "dream time" this week. No other people. No cell phone. No computer. Just you, a pad, a pen, and your thoughts. Think about what really thrills you. When you are quiet, think about those things that really get your blood moving.

What would you LOVE to do, either for fun or for a living? What would you love to accomplish? What would you try if you were guaranteed to succeed? What big thoughts move your heart into a state of excitement and joy? When you answer these questions you will feel GREAT and you will be in the "dream zone." It is only when we get to this point that we experience what OUR dreams are!

Write down all of your dreams as you have them. Don't think of any as too outlandish or foolish - remember, you're dreaming! Let the thoughts fly and take careful record.

Now, prioritize those dreams. Which are most important? Which are most feasible? Which would you love to do the most? Put them in the order in which you will actually try to attain them. Remember, we are always moving toward action, not just dreaming.

**3. S.M.A.R.T. Goals.** S.M.A.R.T. means Specific, Measurable, Attainable, Realistic, and Time-sensitive.

I really like this acronym S.M.A.R.T., because we want to be smart when we set our goals. We want to intelligently decide what our goals will be so that we can actually accomplish them. We want to set the goals that our heart conceives, our minds believe and that our bodies will carry out.

**Let's take a closer look at each of the components of S.M.A.R.T. goals:**

**Specific:** Goals are no place to waffle. They are no place to be vague. Ambiguous goals produce ambiguous results. Incomplete goals produce incomplete futures.

**Measurable:** Always set goals that are measurable. I would say "specifically measurable" to take into account our principle of being specific as well.

**Attainable:** One of the detrimental things that many people do - and they do it with good intentions - is to set goals that are so high they are unattainable.

**Realistic:** The root word of realistic is "real." A goal has to be something that we can reasonably make "real" or a "reality" in our lives.

There are some goals that simply are not realistic. You have to be able to say, even if it is a tremendously stretching goal, that yes, indeed, it is entirely realistic -- that you could make it. You may even have to say that it will take x, y, and z to do it, but if those happen, then it can be done. This is in no way to say it shouldn't be a big goal, but it must be realistic.

**Time:** Every goal should have a timeframe attached to it.

I think that life itself is much more productive if there is a timeframe connected to it. Could you imagine how much procrastination there would be on earth if people never died? We would never get "around to it." We could always put it off. One of the powerful aspects of a great goal is that it has an end, a time in which you are shooting to accomplish it.

You start working on it because you know there is an end. As time goes by you work on it because you don't want to get behind. As it approaches, you work diligently because you want to meet the deadline. You may even have to break down a big goal into different parts of measurement and time frames. That is okay. Set smaller goals and work them out in their own time. A S.M.A.R.T. goal has a timeline.

**4. Accountability** (A contract with yourself or someone else). When someone knows what your goals are, they hold you accountable by asking you to "give an account" of where you are in the process of achieving that goal.

Accountability puts some teeth into the process. If a goal is set and only one person knows it, does it really have any power? Many times, no. At the very least, it isn't as powerful as if you have one or more other people who can hold you accountable to your goal.

**So: Evaluate/Reflect; Decide What You Want; Be S.M.A.R.T.; Have Accountability. When you put these 4 key pieces together, you are putting yourself in a position of power that will catapult you toward achieving your goals.**

**Let's Do Something Remarkable this year!**

# All Life Wishes to Reward Its Benefactors

(Excerpted from the Jim Rohn New Weekend Seminar audio/CD series)

**Parents, leaders, employers, teachers and volunteers - have you discovered one of the great positive mysteries of life?**

**Here it is - All life seems to wish to reward its benefactor.**

If you become the benefactor, you will receive these incredible rewards.

If you are the benefactor to the garden, the flowers seem to bloom and say, "Look at me. Look how bright and beautiful I am because you took care of me. I wish to reward you by being beautiful, lovely, spectacular."

Your own children, if you become their benefactor, they want to reward you with their progress.

I taught my daughters how to swim. And my daughters would say, as they were about to dive, "Daddy, daddy watch, watch, look, look, watch" as if to say; 'look what you have created here, you've spent the time with me and now look at me.'

This is the payoff. "Watch me dive." I was their benefactor.

I have found that all life wishes to respond to the benefactor. The ones who give their time, give their effort, give their patience, give their ideas, the benefit of their experience.

Whatever has benefited from that, wishes to respond. The crop wishes to grow. The child wishes to show you how much progress they've made.

And remember that whatever you move towards tends to move towards you. Just as when you move toward education, and education starts to seek you out. Or when you move toward progress and progress seems to want to now embrace you.

You will find that, just as predictably, as you move towards helping those in your care they will wish to repay you with their own success and accomplishments.



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# Career development – quotes by Jim Rohn

My father taught me to always do more than you get paid for as an investment in your future.

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**Whether you stay six weeks, six months or six years, always leave it better than you found it.**

=====

Don't bring your need to the marketplace, bring your skill.

If you don't feel well, tell your doctor, but not the marketplace.

If you need money, go to the bank, but not the marketplace.

=====

If you make a sale, you can make a living. If you make an investment of time and good service in a customer, you can make a fortune.

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**Don't just let your business or your job make something for you; let it make something of you.**

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Lack of homework shows up in the marketplace as well as in the classroom.

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Where you start in the marketplace is not where you have to stay.

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The worst days of those who enjoy what they do are better than the best days of those who don't.

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**We get paid for bringing value to the marketplace. It takes time to bring value to the marketplace, but we get paid for the value, not the time.**

=====

Here's the major problem with going on strike for more money: You cannot get rich by demand.

=====

# Become A Good Observer

We must never allow a day to pass without finding the answers to a list of important questions such as:

**What is going on in our industry?**

**What new challenges are currently facing our government?**

**Our community?**

**Our neighborhood?**

**What are the new breakthroughs, the new opportunities, the new tools and techniques that have recently come to light?**

**Who are the new personalities that are influencing world and local opinion?**

We must become good observers and astute evaluators of all that is going on around us. All events affect us, and what affects us leaves an imprint on what we will one day be and how we will one day live.



One of the major reasons why people are not doing well is because they keep trying to get through the day.

A more worthy challenge is to try to get from the day. We must become sensitive enough to observe and ponder what is happening around us.

**Be alert. Be awake. Let life and all of its subtle messages touch us.**

**Often, the most extraordinary opportunities are hidden among the seemingly insignificant events of life. If we do not pay attention to these events, we can easily miss the opportunities.**

So be a good observer of both life and the world around you.

## Read All The Books

All of the books that we will ever need to make us as rich, as healthy, as happy, as powerful, as sophisticated and as successful as we want to be have already been written.

People from all walks of life, people with some of the most incredible life experiences, people that have gone from pennies to fortune and from failure to success have taken the time to write down their experiences so that we might share in their wealth of knowledge.

They have offered their wisdom and experience so that we can be inspired by it and instructed by it, and so that we can amend our philosophy by it. Their contributions enable us to reset our sail based upon their experiences.

They have handed us the gift of their insights so that we can change our plans, if need be, in order to avoid their errors. We can rearrange our lives based on their wise advice.

All of the insights that we might ever need have already been captured by others in books. The important question is this: In the last ninety days, with this treasure of information that could change our lives, our fortunes, our relationships, our health, our children and our careers for the better, how many books have we read?

Why do we neglect to read the books that can change our lives? Why do we complain but remain the same? Why do so many of us curse the effect but nourish the cause?

How do we explain the fact that only a small percent of our entire national population uses the library card they possess - a card that would give us access to all of the answers to success and happiness we could ever want?

Those who wish for the better life cannot permit themselves to miss the books that could have a major impact on how their lives turn out. The book they miss will not help!

And the issue is not that books are too expensive! If a person concludes that the price of buying the book is too great, wait until he must pay the price for not buying it. Wait until he receives the bill for continued and prolonged ignorance.

There is very little difference between someone who cannot read and someone who will not read. The result of either is ignorance. Those who are serious seekers of personal development must remove the self-imposed limitations they have placed on their reading skills and their reading habits.

There is a multitude of classes being taught on how to be a good reader and there are thousands of books on the shelves of the public libraries just waiting to be read.

Reading is essential for those who seek to rise above the ordinary. We must not permit anything to stand between us and the book that could change our lives.

A little reading each day will result in a wealth of valuable information in a very short period of time. But if we fail to set aside the time, if we fail to pick up the book, if we fail to exercise the discipline, then ignorance will quickly move in to fill the void.

Those who seek a better life must first become a better person. They must continually seek after self-mastery for the purpose of developing a balanced philosophy of life, and then live in accordance with the dictates of that philosophy.

**The habit of reading is a major stepping-stone in the development of a sound philosophical foundation.**

**And in my opinion it is one of the fundamentals required for the attainment of success and happiness.**



# Books and Reading - quotes by Jim Rohn

**Miss a meal if you have to, but don't miss a book.**

=====

Some people claim that it is okay to read trashy novels because sometimes you can find something valuable in them.

You can also find a crust of bread in a garbage can, if you search long enough, but there is a better way.

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Most homes valued at over \$250,000 have a "library".

That should tell us something.

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Everything you need for your better future and success has already been written. And guess what? It's all available.

All you have to do is go to the library. But would you believe that only three percent of the people in America have a library card.

Wow, they must be expensive! No, they're free. And there's probably a library in every neighborhood. Only three percent!

=====

Some people read so little they have rickets of the mind.

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I now have one of the better libraries. I admit that I haven't read everything in my library, but I feel smarter just walking in it.

=====

Don't just read the easy stuff. You may be entertained by it, but you will never grow from it.

=====

The book you don't read won't help.

=====

Books are easy to find and easy to buy. A paperback these days only costs six or seven dollars. You can borrow that from your kids!

=====

**It isn't what the book costs; it's what it will cost if you don't read it.**

# The Last Word...

This is a list of recommended books compiled from the 2004 Jim Rohn Weekend Leadership Event Sunday Mastermind session. Many of you appreciated the list and began looking for and purchasing the books, but encountered some challenges because the books didn't list the authors. So we've updated the list and are offering it again, this time with the authors included.

1. How I Raised Myself from Failure to Success - Frank Bettger
2. My Utmost for His Highest - Oswald Chambers
3. As a Man Thinketh - James Allen
4. One Minute Manager - Kenneth Blanchard
5. Who Moved My Cheese - Spencer Johnson & Kenneth Blanchard
6. Life is Tremendous - Charlie "Tremendous" Jones
7. Seeds of Greatness - Denis Waitley
8. Seasons of Life - Jim Rohn
9. The Bible
10. The Game of Life and How to Play It - Florence Scovel-Shinn
11. How to Read a Book - Mortimer J. Adler
12. The Pursuit of God - A.W. Tozer
13. Think and Grow Rich - Napoleon Hill
14. Leading an Inspired Life - Jim Rohn
15. Rich Dad, Poor Dad - Robert Kiyosaki
16. Power of Focus - Jack Canfield
17. Power of Positive Thinking - Norman Vincent Peale
18. Magic of Thinking Big - David Schwartz
19. Maximum Achievement - Brian Tracy
20. Richest Man in Babylon - George Clason
21. Laws of Success - Napoleon Hill
22. Greatest Salesman that Ever Lived - Og Mandino
23. How to Win Friends and Influence People - Dale Carnegie
24. Greatest Networker in the World - John Milton Fogg
25. You Were Born Rich - Bob Proctor
26. Winning Without Intimidation - Bob Burg
27. Atlas Shrugged - Ann Rand
28. Man's Search for Meaning - Victor Frankl
29. Acres of Diamonds - Russell H. Conwell
30. See You at the Top - Zig Ziglar
31. 7 Habits of Highly Successful People - Steven Covey
32. Lincoln on Leadership - Donald T. Phillips

# Action vs Self-Delusion

**Knowledge fueled by emotion equals action. Action is the ingredient that ensures results.** Only action can cause reaction. Further, only positive action can cause positive reaction.

Action. The whole world loves to watch those who make things happen, and it rewards them for causing waves of productive enterprise.

I stress this because today I see many people who are really sold on affirmations. And yet there is a famous saying that "Faith without action serves no useful purpose." How true!

I have nothing against affirmations as a tool to create action. Repeated to reinforce a disciplined plan, affirmations can help create wonderful results.

But there is also a very thin line between faith and folly. You see - affirmations without action can be the beginnings of self-delusion. And for your well being, there is little worse than self-delusion.

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 without action can 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!**

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.

ANYONE CAN! Even an uninspired person can start reading inspiring books.

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 this challenge: See how many things you can start and continue in this -- the first day of your new beginning.**

# ACTIVITY/LABOR quotes by Jim Rohn

You must learn to translate wisdom and strong feelings into labor.

**The miracle of the seed and the soil is not available by affirmation; it is only available by labor.**

Make rest a necessity, not an objective. Only rest long enough to gather strength.

**Without constant activity, the threats of life will soon overwhelm the values.**

The few who do are the envy of the many who only watch.

**For every promise, there is a price to pay.**

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## Creating Opportunity

**An enterprising person is one who comes across a pile of scrap metal and sees the making of a wonderful sculpture.**

An enterprising person is one who drives through an old decrepit part of town and sees a new housing development. An enterprising person is one who sees opportunity in all areas of life.

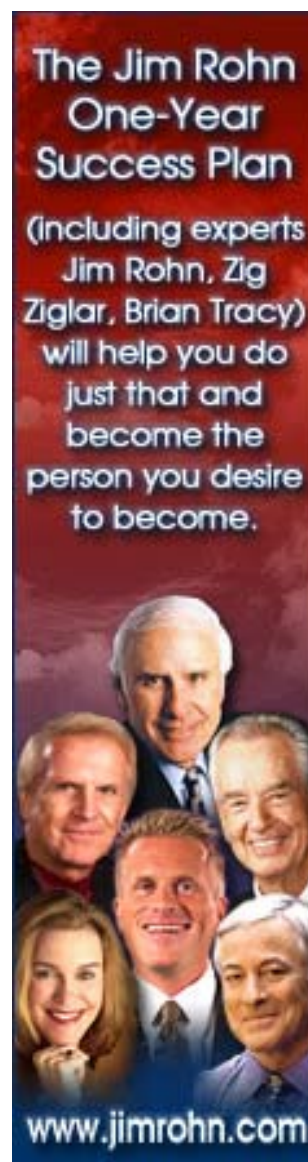
To be enterprising is to keep your eyes open and your mind active. It's to be skilled enough, confident enough, creative enough and disciplined enough to seize opportunities that present themselves... regardless of the economy.

A person with an enterprising attitude says, "Find out what you can before action is taken." Do your homework. Do the research. Be prepared. Be resourceful. Do all you can in preparation of what's to come.

Enterprising people always see the future in the present. Enterprising people always find a way to take advantage of a situation, not be burdened by it. And enterprising people aren't lazy. They don't wait for opportunities to come to them, they go after the opportunities. Enterprise means always finding a way to keep yourself actively working toward your ambition.

Enterprise is two things. The first is creativity. You need creativity to see what's out there and to shape it to your advantage. You need creativity to look at the world a little differently. You need creativity to take a different approach, to be different.

What goes hand-in-hand with the creativity of enterprise is the second requirement: the courage to be creative. You need courage to see things differently, courage to go against the crowd, courage to take a different approach, courage to stand alone if you have to, courage to choose activity over inactivity.



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**And lastly, being enterprising doesn't just relate to the ability to make money. Being enterprising also means feeling good enough about yourself, having enough self worth to want to seek advantages and opportunities that will make a difference in your future.**

**And by doing so you will increase your confidence, your courage, your creativity and your self-worth – your enterprising nature.**

"Motivation alone is not enough. If you have an idiot and you motivate him, now you have a motivated idiot."

– famous quote by Jim Rohn

**You don't get paid for the hour. You get paid for the value you bring to the hour. - Jim Rohn quote**

Formal education will make you a living, self education will make you a fortune. - Jim Rohn

**"For every disciplined effort there is a multiple reward."**

-Jim Rohn quote

You can make more friends in two months by becoming interested in other people than you can in two years by trying to get other people interested in you. - Dale Carnegie famous quote

"You have powers you never dreamed of. You can do things you never thought you could do. There are no limitations in what you can do except the limitations of your own mind.

-Darwin P. Kingsley Motivational quote

## **From Making a Living to Creating a Lifestyle**

(excerpted from the Day That Turns Your Life Around)

After having struggled for so long, it took a shift in attitude for my family and me when success started to happen. When I started making a little extra money at age 25, Shoaff taught me to also let it serve as a new inspiration for lifestyle.

To take my family to dinner after I'd had 2 or 3 pretty good weeks and it looked like it was going to continue. I would say, "Today we get to order from only the left hand side of the menu, we don't have to look at the right hand side".

Didn't cost much, just a little extra. But you can't believe the effect on the family, wow, that these are new days.

It's called changing your life as well as changing your skills and earning more money. It's best to invest some of that early money in lifestyle. Go to the movies. Take two vacations instead of one.

Just some little extra things that now the family gets inspired by this new commitment to earning more and becoming more and learning more, taking some night classes, whatever you have to do.

Now you make it more worthwhile for the family by thinking of lifestyle changes that now become very exciting. Go to the concerts. My parents said don't miss anything.

Don't miss the play, the music, the songs, the performances, the movie - whatever is happening.

When I started making some extra money I opened up an account for my wife and I called it the "No Questions Asked Account". I said, "here is the checkbook for a new account and it's called no questions asked". I'll just keep putting money in there and you spend it for whatever you wish.

It was life changing. It wasn't a fortune. But she didn't have to ask for money any more. I could sense that it was a little embarrassing at times when she had to ask me for money. I thought, that's not good, so the first time I get a chance, here's what I'm going to do. And sure enough, I did it. The "No Questions Asked Account". You can't believe what that did. It was absolutely amazing.

With that little extra money, work at creating lifestyle. Social friendships, church, community, country. All those things that make a composite of our overall life. Start furnishing that with new vigor, vitality, money, whatever it takes to expand your life into what I call the good life as well as economics.

And it doesn't always take a lot of money. How much is a movie? Even for a person of modest means. \$8 or \$10? It might cost \$60 million to make it and it only costs \$8 to see it.

When I discovered those kinds of concepts at age 25 you can imagine it was hard for me to sleep nights that first year. I got so excited about changing everything. And one discipline leads to another. One change leads to another.

Feeling good about yourself and starting to make the turn to do something you've never done before, then it starts to work, wow, and then you get excited about changing other areas of your life as well.

Now after you have made your fortune, the money and extravagance might not seem as big a deal. And fortunately you can then create even more powerful opportunities, in particular, opportunities for benevolence, philanthropy and giving.

Now I'm certainly not saying to focus only on external pleasures and rewards. Your relationships, health and spirituality are all of more consequence.

**But in the beginning, when the rewards of your hard work begin paying off, make sure and treat yourself and those closest to you to a new world of lifestyle and celebrations.**

"Whoever renders service to many puts himself in line for greatness -- great wealth, great return, great satisfaction, great reputation, and great joy." -Jim Rohn

"It's not whether you get knocked down; it's whether you get back up." -Vince Lombardi

"Be ready when opportunity comes...Luck is the time when preparation and opportunity meet." -Roy D. Chapin Jr. quote

**"Persistent people begin their success where others end in failure." -Edward Eggleston**

"The secret of success in life is for a man to be ready for his opportunity when it comes." - Benjamin Disraeli

You see things; and you say "Why?" But I dream things that never were; and I say "Why not?" - George Bernard Shaw (1856-1950) quote

# It is a Challenge to Succeed

(excerpted from The Challenge to Succeed CD series)

**It is a challenge to succeed. If it were not, I'm sure more people would be successful, but for every person who is enjoying the fruit from the tree of success, many more are examining the roots.**

They are trying to figure it all out. They are mystified and perplexed by what seems to be some strange, complex and elusive secret that must be found if ever success is to be enjoyed. While most people spend most of their lives struggling to earn a living, a much smaller number seem to have everything going their way.

Instead of just earning a living, the smaller group is busily engaged in designing and enjoying a fortune. Everything just seems to work out for them. While the much larger group sits in awe at how life can be so unfair, complicated and unjust.



"I am a nice person," the man says to himself. "How come this other guy is happy and prosperous, and I'm always struggling?" He asks himself, "I am a good husband, a good father and a good worker. How come nothing seems to work out for me? Life just isn't fair. I'm even smarter and willing to work harder than some of these other people who just seem to have everything going their way," he says as he slumps into the sofa to watch another evening of television.

But you see you've got to be more than a good person and a good worker. You've got to become a good planner, and a good dreamer. You've got to see the future finished in advance. You've got to put in the long hours and put up with the setbacks and the disappointments. You've got to learn to enjoy the process of disciplines and of putting yourself through the paces of doing the uncomfortable until it becomes comfortable.

You've got to be prepared and willing to attack the challenges if you want the success because challenges are part of success. Now that may sound like a full menu of activities, but let me assure you that the process of going from average to fortune isn't really all that difficult. Thinking about it is the difficult part. Anticipating all the effort and the changes and the disciplines is far worse in the mind than in reality.

I can promise you that the challenges you'll meet on the road to success are far less difficult to deal with than the struggles and the disappointments that come from being average. Confronting and overcoming challenges is an exhilarating experience. It does something to feed the soul and the mind. It makes you more than you were before. It strengthens the mental muscles and enables you to become better prepared for the next challenge.

I've often said that to have more, we must first become more, and to become more, we must begin the process of working harder on ourselves than we do on anything else. But in addition to gathering new knowledge, new skills and new experiences; it is also important to discover new emotions.

It is how we feel about what we know that makes the biggest difference in how our lives turn out. How we feel about the chances we have and the choices we have determines the intensity of our effort. Whether we try or don't try. Join or don't join. Believe or don't believe.

I'd like for you to discover some strong feelings about your life and about what you want to do with that life. You probably have much of the knowledge and a lot of the experience and perhaps most of the skills that it takes to become successful. What you

may be lacking in are the strong feelings about what you want and what you want to do. You may be one of those who have become so involved in the process of earning a living that you've forgotten about the choices and the chances you have for designing your own life.

**Let these strong feelings help you take a second look at your life and where you're headed. After all, you've only got one life, at least on this planet. So why not make it an adventure in achievement?**

**Why not discover what all you can do and what all you can have? Why not discover how many others you can help and in the process how that can help you?**

**Why not now take the Challenge to Succeed!**

"Success is neither magical or mysterious. Success is the natural consequence of consistently applying the basic fundamentals."

- Jim Rohn

The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather in a lack of will.

- Vincent T. Lombardi

What you get by achieving your goals is not as important as what you become by achieving your goals -. Zig Ziglar quote

"The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not a bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly."

Jim Rohn

People become really quite remarkable when they start thinking that they can do things.

When they believe in themselves they have the first secret of success.

- Norman Vincent Peale 1898-1993, American Christian Reformed Pastor, Speaker, Author

**"If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they may have planned for you? Not much." -- self help quote by Jim Rohn**

"Happiness, wealth, and success are by-products of goal setting, they cannot be the goal themselves. " - Denis Waitley

It only takes one person to change your life - you." -- Ruth Casey

**"The sound of failure is such a familiar sound... it can be found in the center of excuses." -- Doug Firebaugh**

If a man has talent and cannot use it, he has failed. If he has a talent and uses only half of it, he has partly failed. If he has a talent and learns somehow to use the whole of it, he has gloriously succeeded and has a satisfaction and a triumph few men ever know. - Thomas Wolfe famous quote

**If you want to be successful, find someone who has achieved the results you want and copy what they do and you'll achieve the same results. - Anthony Robbins**

# Personal Philosophy is Like the Set of the Sail

**In the process of living, the winds of circumstances blow on us all in an unending flow that touches each of our lives.**

We have all experienced the blowing winds of disappointment, despair and heartbreak. Why, then, would each of us, in our own individual ship of life, all beginning at the same point, with the same intended destination in mind, arrive at such different places at the end of the journey?

Have we not all been blown by the winds of circumstances and buffeted by the turbulent storms of discontent?

What guides us to different destinations in life is determined by the way we have chosen to set our sail. The way that each of us thinks makes the major difference in where each of us arrive. The major difference is the set of the sail.

The same circumstances happen to us all. We have disappointments and challenges. We all have reversals and those moments when, in spite of our best plans and efforts, things just seem to fall apart.

Challenging circumstances are not events reserved for the poor, the uneducated or the destitute.

The rich and the poor have marital problems. The rich and the poor have the same challenges that can lead to financial ruin and personal despair.

In the final analysis, it is not what happens that determines the quality of our lives, it is what we choose to do when we have struggled to set the sail and then discover, after all of our efforts, that the wind has changed directions.

When the winds change, we must change. We must struggle to our feet once more and reset the sail in the manner that will steer us toward the destination of our own deliberate choosing. The set of the sail, how we think and how we respond, has a far greater capacity to destroy our lives than any challenges we face.

How quickly and responsibly we react to adversity is far more important than the adversity itself. Once we discipline ourselves to understand this, we will finally and willingly conclude that the great challenge of life is to control the process of our thinking.

Learning to reset the sail with the changing winds rather than permitting ourselves to be blown in a direction we did not purposely choose requires the development of a whole new discipline. It involves going to work on establishing a powerful, personal philosophy that will help to influence in a positive way all that we do and that we think and decide.

**If we can succeed in this worthy endeavor, the result will be a change in the course of our income, lifestyle and relationships, and in how we feel about the things of value as well as the times of challenge.**

**If we can alter the way we perceive, judge and decide upon the main issues of life, then we can dramatically change our lives.**



**Success is getting what you want. Happiness is wanting what you get.**

- Dale Carnegie

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"Formulate and stamp indelibly on your mind a mental picture of yourself as succeeding. Hold this picture tenaciously. Never permit it to fade. Your mind will seek to develop the picture...Do not build up obstacles in your imagination."

~ Norman Vincent Peale ~

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Work and play are the same. When you're following your energy and doing what you want all the time, the distinction between work and play dissolves." - Shakti Gawain

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"When I stand before God at the end of my life, I would hope that I would not have a single bit of talent left, and could say, 'I used everything you gave me'." - Erma Bombeck

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"There are no new fundamentals. You've got to be a little suspicious of someone who says, 'I've got a new fundamental.' That's like someone inviting you to tour a factory where they are manufacturing "antiques" - Jim Rohn

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"Continuous effort -- not strength or intelligence -- is the key to unlocking our potential." - Winston Churchill

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"Live with intention. Walk to the edge. Listen hard. Practice wellness. Play with abandon. Laugh. Choose with no regret. Continue to learn. Appreciate your friends. Do what you love. Live as if this is all there is." - Mary Anne Roadacher-Hershey

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"I learned this, at least, by my experiment: that if one advances confidently in the direction of his dreams, and endeavors to live the life which he had imagined, he will meet with a success unexpected in common hours." - Henry David Thoreau

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"Asking is the beginning of receiving. Make sure that you don't go to the ocean with a teaspoon. At least take a bucket so the kids won't laugh at you" - Jim Rohn



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# The Importance of Leaving a Legacy

(Excerpted from Month 12, Week One of the Jim Rohn One-Year Success Plan)

**There are four areas concerning Leaving a Legacy that I consider to be fundamental; a Life Well-Lived, Principles to Live By, The Importance of a Spiritual Legacy and an Impact Legacy and a Financial Legacy. Today I would like to share on a Life Well-Lived.**

You know, I have had an amazing life. I have traveled the world. I have shared my heart with so many wonderful people. I have been fortunate enough to make a great living and enjoy the fruit of my work. I have met thousands of people who are dedicated to personal development and self growth.



I have made it my life's pursuit to teach others the philosophies and actions that would help them achieve greatness and personal fulfillment in their own lives. Forty years ago, it felt like it would never end. Today, I still imagine I have many years left, but I also am more aware than ever that there is much less time left than before.

Being aware of this has made me even more clear on my goal of living well and teaching others to do the same. Our One-Year Plan of Success is designed to help others achieve all of their dreams and is part of one of the legacies I want to leave behind.

Leaving a legacy for others to follow is part of what drives me. I followed others who had gone before me; they left a legacy for me. Now I am making sure that those who come after me will have a trail to follow as well. You see, leaving a legacy is important.

Think about those who left a legacy for us to follow and for you specifically:

- Your parents
- Your grandparents
- Your aunts and uncles
- Your schoolteachers
- Your coaches
- Your neighbors where you grew up

For those of us in America (For our international readers, take a moment to reflect on those leaders who helped form the foundations of your country):

The founding fathers of the U.S., who had a dream of a place of self-determination

Abraham Lincoln, who freed the slaves

FDR, who saw us through the great depression

The many men and woman who defended our liberties through the wars of the 20th century so we could live in freedom

JFK, who called us to space exploration and set us on course to have a man walk on the moon

Martin Luther King Jr. who left us a legacy to pursue the dream of racial equality

There are literally thousands of men and women who lived in a way that affects our lives today.

And yes, the list goes on from there as well. These are the people who we knew, who we lived with, and who shaped us deeply, for good and for bad in some cases.

You see, a legacy can be anywhere on the continuum, from very bad to very good. It all depends on how we live our lives.

How we live our lives is critically important. This month Chris and I want to challenge you to take a look at how you live. We want to challenge you to think deeply about the major areas of your life where you can and should leave a lasting legacy.

Why is leaving a legacy important? Here are a few reasons:

The legacy we leave is part of the ongoing foundations of life. Those who came before leave us the world we live in. Those who will come after will have only what we leave them. We are stewards of this world, and we have a calling on our lives to leave it better than how we found it, even if it seems like such a small part.

Legacies have raw power for good and for bad. There are people who have changed the world for good, people who have opened up new worlds for millions of others, people who have spurred others onto new heights. And there are people who have caused massive destruction for countless millions, people who left a wake of pain behind them wherever they went.

There are parents who have blessed their children with greatness and other parents who have ruined their children's fragile minds and hearts. What we do affects others. Our lives have the power to create good or purvey evil. It is important that we choose to do good.

It is an act of responsibility to leave a legacy. Because of the power of our lives and the legacies we leave, it is a great responsibility to choose to leave a positive legacy. All good men and women must take responsibility to create legacies that will take the next generation to a level we could only imagine.

I truly believe that part of what makes us good and honorable people is to have a foundational part of our lives based on the goal of leaving a legacy.

Purposefully leaving a legacy for others breaks the downward pull of selfishness that can be inherent in us. When we strive to leave a legacy, we are acting with a selflessness that can only be good for us. Yes, I suppose someone could work hard to earn money so that when he or she dies, a building is named after them, but that is not the kind of legacy we are talking about.

We are talking about legacies that make life better for those who come after us, not about our own fame or recognition, but about helping others. After all, we won't be around to watch our legacy. To build that which will last beyond us is selfless, and living with that in mind breaks the power of selfishness that tries so desperately to engrain itself in our lives.

It also keeps us focused on the big picture. Legacy building is "big picture." It keeps us focused on the long-term and gives us values that we can judge our actions by. When we are acting based on selfishness, personal expediency and the like, we are "small picture"--whatever is pragmatic right now.

When we are building a life that will give for many years, we are "big picture." Ask yourself: How does this action affect my overall goals? How will this affect people in the years to come?

**Yes, your legacy is very important. Take this last month to reflect on how you are going to use the lessons, information and skills from the first eleven months to build a life that leaves a tremendous legacy!**

"The miracle of the seed and the soil is not available by affirmation; it is only available by labor" - Jim Rohn

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"Some people have learned to earn well, but they haven't learned to live well" - Jim Rohn

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"The few who do are the envy of the many who only watch" - Jim Rohn

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"For every promise, there is a price to pay" - Jim Rohn

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"Take your life in your own hands, and what happens? A terrible thing: no one to blame." - Erica Jong

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"People are not lazy. They simply have impotent goals - that is goals that do not inspire them." - Anthony Robbins

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"Everything's in the mind. That's where it all starts. Knowing what you want is the first step toward getting it." - Mae West

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"Learn to be happy with what you've got, while in pursuit of what you want" - self help quote by Jim Rohn

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"The future doesn't get better by hope, it gets better by plan" -self help quote by Jim Rohn

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**"The reason why most people face the future with apprehension instead of anticipation is because they don't have it well designed." Jim Rohn**



# Four Steps to Success!

Let me pass on to you these four simple steps to success:

**Number one is good ideas. Be a collector of good ideas. My mentor taught me to keep a journal when I was twenty five years old. I've been doing it now all these years. They will be passed on to my children and my grandchildren. If you hear a good health idea, capture it, write it down. Don't trust your memory.**

Then on a cold wintry evening, go back through your journal, the ideas that changed your life, the ideas that saved your marriage, the ideas that bailed you out of bankruptcy, the ideas that helped you become successful, the ideas that made you millions. What a good review.

Going back over the collection of ideas that you gathered over the years. So be a collector of good ideas for your business, for your relationships, for your future.



The next step to success is to have good plans. A good plan for the day, a good plan for the future, a good health plan, a good plan for your marriage. Building anything is like building a house, you need to have a plan. Now here is a good time management question: When should you start the day?

Answer: As soon as you have it finished. It is like building a house, building a life. What if you just started laying bricks and somebody asks, "What are you building?" And you say, "I have no idea." See they would come and take you away to a safe place.

So, don't start the house until you finish it. Now, is it possible to finish the house before you start it? Yes, but it would be foolish to start before you had it finished.

Not a bad time management idea. Don't start the day until it is pretty well finished -- at least the outline of the day. Leave some room to improvise. Leave some room for extra strategies, but finish it before you start it.

And here is the next piece that is a little more challenging: Do not start the week until you have it finished. Lay it out, structure it, then put it to work. Then the next one is a little tougher yet; do not start the month until you have it finished.

And finally the big one, don't start the year until it is finished on paper. It's not a bad idea, toward the end of the year, to sit down with your family for the family structure plans, sit down in your business for the business plans, sit down with your financial advisor for your investments and map out the year... properties to buy, properties to sell, places to go with your family, lay out the year. I finally learned to do that.

It was also helpful for my family to show them where they appeared on my calendar. You know I used to have my business things on there and I used to have my lectures and my seminars all laid out on my calendar, and guess what the children said, "Where are we on the game plan, please show us our names on the game plan." So you need to do it for your children, for your spouse, for your friends.

Now, here is the third step to success, and it can be really challenging. Learning to handle the passing of time. It takes time to build a career, it takes time to make changes, so give your project time, give your people time.

If you're working with people, give them time to learn, grow, change, develop, produce. And here is the big one, give yourself time. It takes time to master something new. It takes time to make altered changes and refinement in philosophy as well as activity.

Give yourself time to learn, time to get it, time to start some momentum, time to finally achieve. It is easy to be impatient with yourself. I remember when I first tried to learn to tie my shoes.

The shoe strings, it seemed like it would take me forever. Finally I got it and it didn't take forever, but it seemed like for a while I'd never learn, I'd get it backwards; the bow goes up and down instead of across. How do I straighten that out? Finally I got it, it just took time.

Mama taught me a little bit about playing the piano. "Here is the left hand scale", she'd say. I got that, it was easy. Then she said, "Here is the right hand scale." I got that, that was easy. Now she said, "We are going to play both hands at the same time." I said, "Well, how can you do that?"

Now one at a time was easy... but at the same time? Looking at this hand and looking at that hand, finally I got it. Finally I got where I could play the scales with both hands. Then I remember the day she said, "Now we are going to read the music and play with both hands."

I thought, "You can't do all that." But you know, sure enough I'm looking at the music, looking at each hand, a little confused at first, but finally I mastered it. It took a little time to read the music and play with both hands.

Then I remember the day she said, "Now we are going to watch the audience, read the music and play with both hands. I thought, "Now that is going too far!" How could you possibly do that?

But see adding them one at a time and giving myself time to master one before we went to the next one; sure enough I got to where I could watch the audience, read the music and play with both hands.

So the lesson here is: Give yourself time, you can become a better pro, you can better master the art of parenting, you can better master the art of managing time, conserving resources, working together as a partner. Give yourself time.

And here's the last one; learning to solve problems. Business problems, family problems, financial problems, emotional problems, etc. -- challenges for us all. Here's the best way to treat a problem: As an opportunity to grow.

Change if you have to, modify if you must, discard an old philosophy that wasn't working well for a new one. The best phrase my mentor ever gave me was when he said, "Mr. Rohn if you will change, everything will change for you. "Wow, I took that to heart, and sure enough the more I changed the more everything changed for me.

**So learn to master good ideas, have good plans, handle the passing of time and solve problems, and you will be on your way to more success than you could ever imagine!**

**"It is never too late to BE what you might have been"**

- George Elliot

**"The future belongs to those who believe in the beauty of their dreams"**

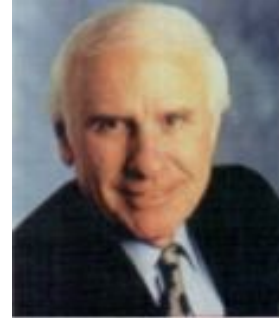
- Eleanor Roosevelt

# Preparation for Your Presentations

*(Excerpted From the [Jim Rohn Millennium Weekend Event](#))*

**Persistence in your presentations, this is one secret to success. After my first presentation, I got up and did it again. Even though I was scared to death, I did it again. And that second one wasn't too good, but guess what.**

**I did it again, and I did it again. And I worked up my courage, and I did it again. I committed to it, and I did it again. And finally, it got to be a little bit easier. I got a little more acquainted with the art of presenting.**



So have something good to say in your presentations. Preparation for your presentations, this is another key aspect. Here are some words to help you in preparation.

To prepare to have something good to say, keep a keen interest in life and people. Don't let your senses go dull here. Guess what most people are trying to do - get THROUGH the day. Here is what I am asking this unusual audience to do - get FROM the day. Get from the day a clear picture of the drama of human life - some doing is right, some doing is wrong. Some gathering in; some throwing it away. Some building reputations; some letting it all slide.

Get from the day what is happening in politics. Read the newspapers. Read the magazines. Find out what's going on. Get from the periodicals. Get from what's happening. Get from your job. Get from your career. Get from the people around you. What is happening in the community? Get from all of that. The positive side, the negative side.

My parents used to say, "Attend everything." Some things are so costly; they might be out of reach for a while. Andrea Bocelli came to Beverly Hills. Guess what the tickets cost? \$2,500.00 for a two-hour performance. That is pretty good pay. So some things might be out of reach, but whatever you can go to, get to. Save up the money and go, so that you will be more aware of what is going on around you.

Keep up that interest in people. Why do they do what they do? How come things are happening today that didn't happen thirty years ago?

Now the next word is fascination. Be fascinated with life and people and drama that is live and in color every day. Cinemascope. Fascination goes a little bit beyond interest. Interested people want to know does it work. Fascinated people want to know how does it work.

Kids have this unique ability to learn several languages in a six, seven-year period, and the reason is because they are so fascinated. They are so interested. They are so curious. Kids have to know, and that is how the drama of their learning takes on such speed in a fairly short period of time is because of this unusual interest and fascination and curiosity.

We're walking on ants, and kids are studying them. They say, "Don't walk on those ants. I'm studying them." How come an ant can carry something bigger than they are? That is a good question. They must be unbelievably strong if they can carry something bigger than they are.

Here is something else I've learned. To be fascinated instead of frustrated. It is just a little trick to play. The next time you're tempted to be frustrated, see if you can't turn

it into fascination. Instead of a frown, it puts a smile on your face. Now sometimes you look a little weird, but so be it. He says, "How can he smile?" I don't know. He must be somebody different.

Babe Ruth - Home Run King - back in those days of baseball used to strike out and come back to the bench smiling. They used to say, "Babe, you just struck out. How can you smile?" "I'm just that much closer to my next home run. Just stick around. It won't be long. One will be sailing over the fence." So find things fascinating instead of frustrating. Just try it. I've learned how to do it.

Now make this note. It doesn't work every time. Nothing works every time, but every time you can get it to work, guess what? It will benefit your day. You'll get more from it. You'll be fascinated instead of frustrated.

Now I've also learned the ultimate. I'm fascinated by my own frustration. How come it doesn't take me long to loose it on occasion? It must be from my father's side. My mother was a gentle soul. Just find it all fascinating. I've talked to a lot of the Network Marketing companies over the years, and I give them that little clue.

Somebody joins and you think they're going to stay forever, and they leave right away. You have to say, "Isn't that interesting?" And someone you thought would never make it, sure enough they become superstars. You have to say, "Isn't that interesting?" You say, "I thought they'd stay forever, they don't stay. Isn't that interesting. I didn't think they'd do anything, look what they're doing. Isn't that interesting?"

So that is a good phrase. Find it interesting. Find it fascinating. Wow, I never thought that would happen. I had another picture in mind. Wow! Was I ever wrong. And it's good sometimes to be wrong on the positive side. I didn't think it was going to work, and it worked. Say, "What if somebody doesn't look at your business opportunity?" Say, "What if they do?" It doesn't take much to turn the question around. Say, "What if they won't join after they look?" "What if they do? What if they join and stay."

But I've got a better question, "What if they do stay?" "What if they quit after three months?" I have a better question, "What if they stay?"

So sometimes little tricks you can play to give yourself a different look because somebody could either stay or leave and wouldn't it be better to assume that they would stay and then if they leave say, "Isn't that interesting?" I have learned to do that with myself. "Wow! Look what I did. Isn't that interesting? Wow! I thought I was going to behave better. Wow! I lost it. Isn't that interesting? I thought for sure that wasn't going to bother me. Sure enough. I thought I had a handle on this. Looks like I've got some work to do." Find yourself fascinating and interesting as you journey through life. Give yourself a chance.

Now here is the next word that is very important if you want to be a good communicator, and that is sensitivity. Sensitive to someone's drama and trouble and difficulty. As you contemplate your own, now you can be sensitive to someone else. And there is no better way to be helpful than to do your best to try and understand. Here is the old phrase we've heard it, let's jot it down this time. "Learn to walk in someone's shoes for a while. Try to understand where they are." How come they're in this dilemma?

Maybe it's something I don't know. I don't understand. How come this person is losing his temper when he should keep it? Who knows what might have happened the last three weeks. I don't know. Let's give somebody room by trying to understand.

Be sensitive to someone lashing out and being difficult at the same time. Hey! We can handle that. We don't have to retaliate and fight back. Can't we say, "Maybe there's a good reason this person behaves in this way." That is an easier way. Sensitivity. Trying to understand. Trying to comprehend the full drama of human experience. One of the greatest phrases in the Bible, "Blessed are the peacemakers."

Guess what a peacemaker is? Someone that you hope is around when the conflict could be resolved. Someone who understands both sides and brings them together. Say, "I know you've got some animosity, but now that you've fought and that didn't settle it... couldn't we get together and reason this whole thing out.

So in times of conflict, we look for a peacemaker. And the peacemaker has to understand both sides of the issue. Say, "I understand your dilemma, and I can see where you're coming from, and I can understand why you said what you said then you said what you said. But hey! Isn't there a better way? Couldn't we find a better way to settle it all?" And that is what we are looking for.

Parents have to learn to be peacemakers when there are two sides to an issue and maybe neither one is that far wrong. But to try to settle it, we have to understand both sides. We have to understand the feelings on both sides, and that kind of sensitivity gives us a wonderful opportunity to grow, so that we can communicate and our words will be meaningful.

Then the test comes, and the drama comes and the time comes to step up and speak or to sit down and speak or to be quiet and speak or to be loud and speak. Whatever that might call for, we'll be prepared if we do have a genuine understanding.

So preparation in all areas of life is so vital to your success. Don't be lazy in preparing; don't be lazy in laying the groundwork that will make all of the difference in how your life turns out.


***"The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not a bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly."***

*- [Jim Rohn](#)*



***"None will improve your lot if you yourself do not."***

*- Bertolt Brecht, 1933 Motivational quote*

<p><b>The Jim Rohn One - Year Success Plan</b></p> <p>(including experts Jim Rohn, Zig Ziglar, Brian Tracy) will help you do just that and become the person you desire to become.</p>	 <p><a href="http://www.jimrohn.com">www.jimrohn.com</a></p>
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# Four Steps to Success! By [Jim Rohn](#)

**Let me pass on to you these four simple steps to success:**

Number one is good ideas. Be a collector of good ideas. My mentor taught me to keep a journal when I was twenty five years old. I've been doing it now all these years. They will be passed on to my children and my grandchildren. If you hear a good health idea, capture it, write it down. Don't trust your memory.

Then on a cold wintry evening, go back through your journal, the ideas that changed your life, the ideas that saved your marriage, the ideas that bailed you out of bankruptcy, the ideas that helped you become successful, the ideas that made you millions. What a good review. Going back over the collection of ideas that you gathered over the years. So be a collector of good ideas for your business, for your relationships, for your future.

The next step to success is to have good plans. A good plan for the day, a good plan for the future, a good health plan, a good plan for your marriage. Building anything is like building a house, you need to have a plan. Now here is a good time management question: When should you start the day?

Answer: As soon as you have it finished. It is like building a house, building a life. What if you just started laying bricks and somebody asks, "What are you building?" And you say, "I have no idea." See they would come and take you away to a safe place. So, don't start the house until you finish it. Now, is it possible to finish the house before you start it? Yes, but it would be foolish to start before you had it finished. Not a bad time management idea.

Don't start the day until it is pretty well finished -- at least the outline of the day. Leave some room to improvise. Leave some room for extra strategies, but finish it before you start it.

And here is the next piece that is a little more challenging: Do not start the week until you have it finished. Lay it out, structure it, then put it to work. Then the next one is a little tougher yet; do not start the month until you have it finished.

And finally the big one, don't start the year until it is finished on paper. It's not a bad idea, toward the end of the year, to sit down with your family for the family structure plans, sit down in your business for the business plans, sit down with your financial advisor for your investments and map out the year... properties to buy, properties to sell, places to go with your family, lay out the year. I finally learned to do that. It was also helpful for my family to show them where they appeared on my calendar.

You know I used to have my business things on there and I used to have my lectures and my seminars all laid out on my calendar, and guess what the children said, "Where are we on the game plan, please show us our names on the game plan." So you need to do it for your children, for your spouse, for your friends.

Now, here is the third step to success, and it can be really challenging. Learning to handle the passing of time. It takes time to build a career, it takes time to make changes, so give your project time, give your people time. If you're working with people, give them time to learn, grow, change, develop, produce. And here is the big one, give yourself time.

It takes time to master something new. It takes time to make altered changes and refinement in philosophy as well as activity. Give yourself time to learn, time to get it, time to start some momentum, time to finally achieve. It is easy to be impatient with yourself.

I remember when I first tried to learn to tie my shoes. The shoe strings, it seemed like it would take me forever. Finally I got it and it didn't take forever, but it seemed like for a while I'd never learn, I'd get it backwards; the bow goes up and down instead of across. How do I straighten that out? Finally I got it, it just took time.

Mama taught me a little bit about playing the piano. "Here is the left hand scale", she'd say. I got that, it was easy. Then she said, "Here is the right hand scale." I got that, that was easy. Now she said, "We are going to play both hands at the same time." I said, "Well, how can you do that?"

Now one at a time was easy... but at the same time? Looking at this hand and looking at that hand, finally I got it. Finally I got where I could play the scales with both hands. Then I remember the day she said, "Now we are going to read the music and play with both hands." I thought, "You can't do all that." But you know, sure enough I'm looking at the music, looking at each hand, a little confused at first, but finally I mastered it.

It took a little time to read the music and play with both hands. Then I remember the day she said, "Now we are going to watch the audience, read the music and play with both hands.

I thought, "Now that is going too far!" How could you possibly do that? But see adding them one at a time and giving myself time to master one before we went to the next one; sure enough I got to where I could watch the audience, read the music and play with both hands. So the lesson here is: Give yourself time, you can become a better pro, you can better master the art of parenting, you can better master the art of managing time, conserving resources, working together as a partner. Give yourself time.

And here's the last one; learning to solve problems. Business problems, family problems, financial problems, emotional problems, etc. -- challenges for us all. Here's the best way to treat a problem: As an opportunity to grow. Change if you have to, modify if you must, discard an old philosophy that wasn't working well for a new one.

The best phrase my mentor ever gave me was when he said, "Mr. Rohn if you will change, everything will change for you." Wow, I took that to heart, and sure enough the more I changed the more everything changed for me.

So learn to master good ideas, have good plans, handle the passing of time and solve problems, and you will be on your way to more success than you could ever imagine!

### **To Your Success, Jim Rohn**

One of the proudest moments in my life, and at about the same time I gave the presentation to the biggest audience in my life, was when I had the opportunity to meet my hero, the Master Philosopher, Jim Rohn.

He was in Australia making a presentation for the same company, and we had a chance to meet very briefly, but as you can see from the smile on my face I was a very happy protegee!

The lessons Jim has to share are life changing and powerful knowledge that in the past only the few have had opportunity to learn in their lifetimes.



## What if in the next 12 months \* YOU \* can be part of a program where you will receive/learn:

### 1. A One Year Game Plan Covering 12 Pillars of Success (one per month - see below) Geared to Help You Achieve a 10%-40% Increase in the Following:

Month 1	<b>Personal Development</b> - Become the person you truly desire to be by engaging in a life-long strategy of skills, knowledge and self-improvement (which will also place you in the upper echelon of your particular industry).
Month 2	<b>Goal-setting</b> - Achieve a sense of purpose behind every action as well as multiply your long-term success quotient by having a set of clearly defined 10-year goals.
Month 3	<b>Health - Spiritual/Physical/Emotional</b> - Improve your looks, confidence, energy, quality and length of life by having a consistent health/fitness philosophy and maintaining a health plan.
Month 4	<b>Money - Financial Independence/Getting Out of Debt/Saving/Giving</b> - Place yourself ahead of 85% of the population and increase by 90% your odds of achieving financial independence by retirement age simply by having a sound financial philosophy and proven investment plan.
Month 5	<b>Relationships</b> - Improve your ability to be a more effective and loving parent, spouse and friend by improving your relational skills.
Month 6	<b>Time Management</b> - Gain between 10 and 15 additional forty-hour work weeks per year (multiply one to two hours a day by 365 days a year) by applying more productive time management methods each day.
Month 7	<b>Networking/Referrals</b> - Tap into one of the greatest resources we possess as well as have a greater, more positive influence in the marketplace by utilizing our current relationships and networking base.
Month 8	<b>Selling/Negotiating</b> - Increase your production by 10%-50% without investing more time or effort by improving your selling, networking and negotiation skills.
Month 9	<b>Communication/Presentation</b> - Increase every level of performance related to your company, staff and individual performance, as well as all your personal relationships, by mastering the art of communication.
Month 10	<b>Leadership</b> - Multiply your efforts and have a positive influence over a larger sphere of people by learning effective leadership and management skills.
Month 11	<b>Accelerated Learning</b> - Quickly improve your skills and aptitude to gain and retain knowledge in any area (communication, time management, leadership, etc.) through Memory and Speed Reading techniques and more.
Month 12	<b>Legacy/Contribution</b> - Take the time to apply your skills in making a difference in your community and world; something that will have an impact on future generations.

### Plus..

- 52 Unique, Weekly Strategic Game Plans via Email that will:
  - focus on mastering each month's module (see above)
  - review and highlight the weekly audio portion of the program
  - offer action strategies and exercises
  - provide follow-up Q and A
  - provide mastermind and synergistic feedback

### Plus..

- Receive 12 Conference Calls (one per month) with a specific focus and hosted by a Premier Expert in each of the 12 Pillars of Success including:



[Jim Rohn](#)



Chris Widener



Zig Ziglar



Nido Qubein



Vic Johnson



Loral  
Langemeier



Brian Tracy



Bob Burg



Ron White



Mark Sanborn

**The Jim Rohn  
One-Year  
Success Plan**

(Including experts  
Jim Rohn, Zig  
Ziglar, Brian Tracy)  
will help you do  
just that and  
become the  
person you desire  
to become.

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id=4371](http://www.jimrohn.com/shopping/shopdisplayproducts.asp?id=84&kbid=4371)

## Plus..

- Gain perspective, encouragement and motivation versus falling prey to the numerous pitfalls and down times so many people are faced with on a daily basis by having the consistent influence of top performers, role models, coaches and mentors in your life.
- Help you start taking the new skills you are gaining/mastering and go one step further by helping your staff, spouse and family achieve these same results.

## Would all of this interest you?

**If you were to take the lessons and experiences you've acquired in the past 1 year, 5 years or 10 years and skillfully invest that into your future, how powerful would that be? Where would you find yourself at the end of the next year, what new skills would you have learned, what would your life look like then?**

-- [Jim Rohn](#)

## **This is a very good question and it leads us to the purpose, benefits and plan for The Jim Rohn One-Year Success Plan...**

### **Our Goal:**

To take the best resources available - relevant yet timeless subjects, world class teachers and trainers - and combine them with Focus, Synergy, Belief, Faith and a Realistic Game Plan to create a One Year Program that is within financial reach for most, if not all, and will guarantee substantial progress and growth to your income, skills, relationships, new opportunities and more for those who commit to the process.

### **The Need and Benefit To You:**

Most of us have the desire to either improve (successful people are always the first to act on their desire to continually grow) or we have a need or challenge in one or more of the areas of time, money, faith/belief, managing an ongoing game plan, balance, new skills, leadership, health and relationships. As we all know, there can be a huge need/benefit to have an outside support system that can provide, on a weekly basis, a plan, tools, follow-up communication, cutting edge training, leadership and perhaps most importantly - synergy.

### **The Result:**

We have created a one-year program that is financially attainable (about the cost of a cup of coffee or soft drink a day) that involves a one year game plan, 12 pillars of success, weekly communication, written resources, audio resources, monthly conference calls and special bonuses... all from premier trainers. This plan empowers you to grow and continually transform yourself over a one year (daily/weekly/monthly) period of time while focusing on a new pillar of success each month.

### **The Opportunity:**

You can now take advantage of this incredible program and this first time ever offer of only \$9.97 a month for the first 3 months and then only \$17.97 thereafter (the monthly calls and/or the free bonuses are worth far more than that) and create the life you desire.

### **The Timing:**

You have timed this perfectly! Get started now and make 2007 the year you set and achieve all your goals!

**Do you have a personal & professional Plan, Do & Review in your life?**

This is a great time to Plan, Do and Review. Are you focused and on course for reaching your goals? Are you on the right track mentally, physically, spiritually, financially, relationally, etc.?

**Now is the time to fix the next 10 years -- [Jim Rohn](#)**

## **Jim Rohn's One-Year Success Plan - Year Two: Financial Mastery**

From the Jim Rohn One-Year Success Plan graduates the feedback has been overwhelming and clear, "Year One was Great! Now, what's next?".

We worked very hard to identify and create the most relevant direction for Year Two, and here it is:

### **Financial Mastery!**

Yes, one whole year on Financial Mastery, designed to both educate and help you create long-term duplicatable systems for 12 major areas of your financial world (any one month will more than pay for the price of admission!

## **Subjects Include:**

**Month 1. Inventory of Your Life** - Net Worth Statement/Assets and Liabilities/Easy-to-Use Template and More

Note: As with any journey, you must know the starting point as well as the desired destination.

**Month 2. Setting a Budget** - Expenses/Income/Tracking Spending/Spread-Sheets and More

Note: Forecasting (Budgeting) - Learn efficient spending habits and track monthly earnings and spending to ensure success in Wealth Building.

**Month 3. Taxes** - Tax Savings/Legitimate Write-Offs/Business and Family Tax Deductions and More

Note: Your tax deductions and appropriate use of business structure will help retain thousands of dollars in your pocket.

**Month 4. Getting Out of Debt** - Apply a 5-Step Process to Get Out of Debt and More

Note: Learn how to get out of consumer debt in half the time. Plus learn how to leverage certain types of debt.

**Month 5. Kids** - Allowances and Responsible Spending and Saving/College/Paying to Work (tax advantages)/Planning For the Future and More

Note: Goal is to teach responsible parenting of a financially literate child.

**Month 6. Creating Long-Term Wealth Overview** - Investing/Saving/Stocks/Entrepreneurship/Real Estate and More

Note: Tools to create sustainable wealth through strategic investing.

**Month 7. Asset Protection** - Legal Structures/Insurance Needs/Personal and Business Inventory/Having a Will and More

Note: In essence, putting all your financial affairs in order, plus having a backup of all irreplaceable possessions including photographs and legal documents.

**Month 8. Creating Long-Term Wealth Through Investing/Saving/Stocks** - CDs/Treasury Bills/Annuities/Tax-Free Savings/Buying, Selling and Holding Stocks - Long and Short-Term

Note: This involves the ins and outs of both securing and creating wealth by joint venturing with other companies (through purchasing of stocks, mutual funds and other outside investments).

**Month 9. Creating Long-Term Wealth Through Entrepreneurship** - Starting and Running a Business/Incorporating/Taxes/Team of Advisors and More

Note: Many businesses are run like a hobby instead of a profitable business. We focus on aspects related to operating a profitable business that can create both short and long-term wealth.

**Month 10. Creating Long-Term Wealth Through Real Estate** - Property Ownership/Rentals/Buying/Selling

Note: How to start the process of investing in Real Estate (as an active and/or passive investor).

### **Month 11. Retirement** - IRA's/Investing/Tax Free Planning/Benefactors

Note: Includes traditional strategies as well as ideas on how to self-direct your IRA to use for creative investing.

### **Month 12. Estate Planning** - Trust/Wills/Asset Relocation Plus Recap of Year Two/Future Goals

Note: Sustainable wealth is predictable with a wealth plan, leadership and a solid wealth foundation. Proper estate planning ensures your wealth is not only transferred to future generations but also sustained.

This One-Year process will include input for each month's major focus from top experts in the industry. The ultimate goal is for our enrollees to get their arms and minds wrapped around the fundamental principles and strategies that each month's lesson involves. Additionally, we will be providing easy-to-use templates and forms that will help you to first get your finances and personal and business affairs in order and additionally allow you to keep them in order, long after the completion of Year Two.

Our research shows that a program like this can often cost anywhere from \$4,000 to \$10,000 a year - and not even include a long-term plan of mastery. In fact, they usually require large amounts of time and skill on your part in order to get any benefit at all.

This program, in contrast, is designed to help you begin at step one and slowly but surely by the end of the year, master the basics of your financial world (see all 12 months above)!

At the end of the year you will have learned and mastered all the subjects above and will have the systems in place to continue with an organized approach to Financial Mastery.

The Jim Rohn  
One - Year  
Success Plan  
(including experts  
Jim Rohn, Zig  
Ziglar, Brian Tracy)  
will help you do  
just that and  
become the  
person you desire  
to become.

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# Finding Financial Freedom *by Chris Widener*

**Do you ever get this in your email box: Find Financial Freedom! Make \$150,000 from home in the next 90 days! How about 10 times a day?**

Every time I get one of these, I think to myself, "Hmmm, Financial Freedom. I already have financial freedom, even though it doesn't look like what these emails promise me."

Financial freedom is a buzzword for our generation. It is the pursuit of literally millions of people. So what is it? Is it that elusive? Can anyone get it?

Let me start by saying that this article will not be about how to earn money, or even more money. Rather, it will be about how to find financial freedom, which may or may not involve making more money.

## **Financial freedom - here we go!**

The first step in finding financial freedom is to realize that financial freedom has absolutely nothing to do with how much money you have or make. What? Exactly. Financial freedom is something that goes on inside of you. This is why someone who makes very little can be happy and someone who makes a ton can be extremely stressed out over his or her financial situation. So the first step is to realize that financial freedom is more about our attitudes toward money than about the amount of money.

"Okay Chris, I'm with you. So what are the attitudes that provide financial freedom?" Here are a few that keep me in financial freedom.

I do not have to worry about money. I used to catch myself saying, "If I had more money, then I wouldn't have to worry about ..." But do you know what? I don't have to worry anyway. I can control my income. I can control my outgo. I can make choices that can alleviate any of my worries. I also realized that things always work out. So why worry? I choose not to worry.

I can be happy regardless of my financial state. I know people who are worth hundreds of millions of dollars and I know people who don't have two nickels to rub together. Some are happy and some aren't. And none of the people who have a lot of money say to me, "Chris, I've become so happy since I got money."

They were happy before they had money and they are happy now that they have money. Their happiness has nothing to do with the money. I think it was the Billionaire David Geffen who said, "Anyone who says that money will buy them happiness has never had any money."

Money will be a means to an end, not the end itself. Another way to look at it is that money will be a tool to build the house, not the house itself. I would set some financial goals if I were you, but go beyond that to know what greater purpose there will be when you reach them. What will the house be that you will build with that tool?

I am free. I am free to earn - some people think it is bad to earn more money. It isn't. I am free to save - some people believe it is bad to save. It isn't. I am free to give money away - some people feel they will be better off hoarding it. They won't. I am free to spend - some people believe that they can't spend anything on themselves. They can.

We are free to make choices. That is financial freedom. One of my favorite quotes is from Charles Wesley, "Earn all you can, save all you can, give all you can." That will keep you in financial freedom.

## Some other principles for financial freedom...

Debt is the primary freedom killer. Want financial freedom? The first thing you should do is to get out of debt. That is priority number one. One of the reasons I have financial freedom is that I have no debt other than my house payment. And I work hard to manage myself and our home to keep us that way.

For years I drove an old junker car, and while I looked bad, I had financial freedom that others who were in debt didn't have! There is an old proverb - The borrower is the servant of the lender. Who has freedom? The lender. Who doesn't? The borrower. Develop a plan to get out of debt!

Embrace delayed gratification. Here is the principle: Buy it now and struggle later. Another principle: Delay it now, invest the money, and have all you want later on! And you won't even have to touch the principal!

We tend to think that having it now will bring enjoyment, but unless you can do it and not cause yourself financial stress, you will actually get more from waiting to buy it later!

Have more by managing better. The fact is that most of us earn enough. What would be beneficial would be to set our priorities and live by a budget. As we get control, our budget will loosen up a bit and we will find ourselves enjoying it more. Money that is already there can be your answer if you put it to work for you.

**Spend some time thinking through your attitudes about money. You may be surprised at how you can change a few, look at things a little bit differently and begin to enjoy true financial freedom!**

## Create Your Own Mission Statement for Your Personal and Professional Life *by Chris Widener*

**Two of life's greatest tragedies are: Never to have had a great mission in life, and to have fully reached it so there is no challenge remaining.** Are you going where you want to go, doing what you want to do, and becoming who you want to become?

These are the questions we must ask ourselves. Set some quiet time aside after you have finished this program and see the two you's in the mirror of your mind:

1. There is the reflection of the person you are today.
2. There is the image of who you will be in the future.

Looking at my own life, I am incredibly different in many respects from the person I was ten years ago.

As you reflect on your past and anticipate the future, understand that virtually nothing you have experienced has been wasted. It all blends together into wisdom and knowledge, and creates your own unique brand of cultural diversity.



Action Idea: In your professional life, what is most important for you to achieve in the remainder of career? In your personal life, what is most important for you to achieve in the remainder of your life?

Find a close friend or associate you trust and network with often, and challenge each other to continuously strive to reach these objectives.

As you consider your mission in life, you may want to use this final action step, Number Twenty-one, as your guidepost for the 21st Century: Chase Your Passion, Not Your Pension.

Passion in your purpose will help you take control of your life, and also give you one other advantage that is not widely recognized: About ten more years of life, on average. Pursuit of a goal wears out very few people.

But they rust out by the hundreds of thousands when their pursuit of happiness turns into a geriatric park. A job is something you do for money. A career is something you do because you have an inner calling to do it. You want to do it.

You love doing it. You're excited when you do it. And you'd do it even if you were paid nothing beyond food and the basics. You'd do it because it's your life.

Be inspired to learn as much as you can, gain skills as much as you can, to find a cause that benefits humankind and you'll be sought after for your quality of service and dedication to excellence.

My nephew and niece, David and Heidi, at the ages of 30, had three little girls 7, 5 and 2. On an anniversary some years ago, they went out dancing and the margarita she had must have been one powerful fertility drug. She became pregnant that night, and with no incidence of multiple births in our family, eight months later, she delivered quadruplet girls, prematurely.

I hurried down to the Children's Hospital in San Diego to get a photo opportunity and possible media coverage as "Uncle Denis of the Waitley Quads." They told me to stand in the corner, saying I hadn't contributed anything. The TV anchorwoman asked my niece Heidi how she felt.

She said, "I feel a little tired. We're going to need a new car." They turned to my nephew David, whose eyes looked like burnt corks. "David, as the fa....."

Action Idea: If you had the time and circumstances allowed, what is one of your most passionate desires in life you would like to pursue?

It could be a new business idea, music, action, sports, or community service. Starting tomorrow, chase that passion a little bit at a time.

With over 10 million audio programs sold in 14 languages, Denis Waitley's CD album, "The Psychology of Winning," is still the all-time best selling program on self-mastery. To order this Best-Seller and save 30% as part of the Denis Waitley/Jim Rohn Special Package, go to <http://www.jimrohn.com/shopping/shopdisplayproducts.asp?id=84&kbid=4371>

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"The twin killers of success are impatience and greed." Jim Rohn

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# How to Think Like and Become a Millionaire *by Loral Langemeier*

**Believe it or not, one of the most important indicators of whether you can become a millionaire is how you think. Yes, a large part of financial success begins with your mind.**

I know because I'm a wealth coach who specializes in creating millionaires. By using a proprietary process I explain in depth in my book, *The Millionaire Maker*, I teach people from all levels of wealth and poverty the skills and mindsets necessary for becoming a millionaire.



What are your thoughts about money and wealth? Do you think like the wealthy? To help you find out, I have listed some of the key mindsets shared by all millionaires.

## **Millionaires are not afraid to take risks.**

Many of us fear change and would rather settle on the easy path - the one of least resistance. This path will never lead to wealth. Millionaires are millionaires because they do things differently from most people. They are willing to take risks (calculated ones) and responsibility for whatever the outcome.

## **Millionaires are positive thinkers.**

This does not mean they are Pollyannas who deny that things can go wrong. It just means that by default they expect things to work out. Millionaires are realistic positive thinkers.

When they create a plan, they anticipate what might go wrong and develop a strategy for coping should that plan go south. This way they decrease their level of failure. And their high success level reinforces their assumed expectations that things will work out in the end.

## **Millionaires cope well with failure.**

Failure is an inevitable stumbling block on the road to success. Every millionaire has failed at some point, and because they play with high stakes, they've probably had some very big failures (remember when Donald Trump was 900 million in debt?)

However, the difference between millionaires and most people is that they don't dwell on their failures. Instead, they accept them as part of life and make a point of learning from them.

## **They are creators, not victims.**

Millionaires don't passively sit around accepting whatever happens to them. If they're not happy with their current financial situation, they take action. For example, when Donald Trump lost his fortune, it's highly doubtful he was spending all his energy dwelling on how much money he lost and how he'd never get it back. Instead, he was more likely thinking, "What do I need to do to right now to create enough money to be a millionaire again?"

## **Millionaires are leaders.**

A follower doesn't typically come up with a million dollar business idea. And if they do, chances are they won't act on it. Millionaires think like pioneers. Their minds are always open to the next great opportunity they can turn into a reality. And once they have an idea, they effectively harness the energies to materialize it.

If you want to be a millionaire, you should begin thinking like one. Your mentality colors your entire perspective of the world. And once you begin seeing possibilities where you once saw dead ends, you'll be surprised at how much abundance there really is to go around.

## Does Speed Reading Have a Direct Correlation to Income? *by Ron White*

It has been said that standard education will get you jobs, and self-education will make you fortunes. This is no doubt true, and I believe that reading is a key skill necessary to self-education. Statistics say the average CEO in America reads 4-5 books per month while the average American reads 1 book per year!

This same statistic goes on to say that 60% of those average American's don't even get past the first chapter in that one book! You may shrug your shoulders and say – okay big deal – so what? I am not a reader and why should that bother me?

Whether it should bother you or not is for you to decide. I simply share the facts with you. So here is another interesting fact: The average CEO of a fortune 500 company will earn an average of 536 times the salary of the average employee of the company he runs.

This means that the employee of that company will work for a year and a half to equal the salary of the CEO for one day! What an extremely amazing and true statistic! Now, I am not going to suggest to you that the only difference between the CEO and the average employee is that the CEO reads a lot of books and the employee doesn't, however, I will suggest to you that it is one of the major differences.

Now, if it is true that knowledge and even reading has a correlation to income, and I believe that it does, then wouldn't it be logical to conclude that it is in our benefit and interest to learn to read faster.

So the good news is that you can learn to read faster. However, the more important factor here is that you can read faster WITH comprehension. You see if you simply read faster but do not comprehend or recall what you have read, then what have you gained? Not only is speed reading with comprehension and retention possible for the human mind, you'll be glad to learn it really is not a tough chore.

The challenge is in learning the system. Because we know your brain is very systematic, then we can actually train it to read faster. Thomas Jefferson said that if we do everything that we are capable of we would truly astound ourselves.

The human mind is the greatest computer ever created. Nothing in the world will ever compare to it. It is a truly phenomenal machine that, when fed, will respond with results that will astound you. Benjamin Franklin told us that if we take the pennies from our pockets and put them in our heads, our heads will then fill up our pockets once again. This is so true. The person who invests time educating himself will reap a lifetime of extra knowledge, fun and income.

So let's do what Franklin suggested and spend our pennies on books. As we read these books faster and faster and gain more and more knowledge, we'll look back in amazement as our knowledge and quality of life increases.

**By increasing your reading speed, you are doing just one of the things you are capable of. My hope is that it will spark a fire in you to learn even more and in doing so develop and use more of your potential. Do this by continually learning and feeding the flames with information, knowledge and action.**

# Put a Little Z.I.P. Into Your Relationships!

*by Chris Widener*

(excerpted from Week Eighteen of the Jim Rohn One-Year Success Plan)

Hi there, Chris Widener here. Jim has some great stuff this week and I wanted to give you a good way to remember some of the basics of what he talked about with an acronym I have used to keep my mind on three important elements of relationships in my own life. It is the acronym Z.I.P. Here are some thoughts on how to put a little Z.I.P. into your relationships!

Through the years I have spent hundreds of hours working with people in their relationships: Marriages, friendships, working relationships and social relationships. Through it all I have seen some wonderful things and some terrible things. It truly is the good, the bad and the ugly!

But I have been able to find three core elements of successful relationships. These are things that, when done over time, begin to create for you the kinds of relationships that you truly desire. They are the kinds of relationships you have always dreamed of.

The key to remembering these three items is the acronym Z.I.P. Z.I.P. stands for three things you can do - and begin to do immediately - to improve any and all of your relationships. They are:

1. Put some **Zest** into your relationships.
2. Cultivate more **Intimacy** in your relationships.
3. Develop a **Purpose** in your relationships.

Let's take a closer look at each of these three:

## **Put some Zest into your relationships.**

By Zest, I primarily mean fun. Relationships were meant to be fun! We wouldn't have been made with the capacity to have fun if relationships weren't supposed to have a little zest in them!

Think about it: Don't you usually start out most healthy relationships with a lot of fun times? Whether it is going out to dinner or a ballgame, or spending time playing a game or even just a lively talk, you usually have fun as a major part of the relationship. Fun is some of the glue that bonds the relationship.

However, as life goes on, specifically in a marriage, but potentially in all relationships really, the fun starts to go by the wayside. More and more it is about getting the job done, whatever the job may be.

To restore the relationship, to put a little zip into it, we need to reintroduce the idea of "zest."

What about you? Have you lost the zest? What can you do to get it back? Think of a specific relationship you have: What were the fun things you did at the beginning of the relationship that acted as the glue that bonded you together?

Now, commit to doing those again and see if your relationship doesn't begin to soar again! If you can, develop new fun things to do together so you can both start an adventure of fun together!



## **Cultivate more Intimacy in your relationships.**

First a couple of clarifications: One, I don't just mean intimacy in the common term of sexual intimacy. I mean for all intents and purposes, taking your relationship to a deeper level. Second, I don't mean that you have to start doing group hugs with your workmates or having revelation sessions where the tissue flows freely.

What I do mean is that every relationship that is mutually satisfying has a level of depth to it that provides meaning. This is really what the search is for in our relationships--meaning.

Remember when you first started your relationship, whether with your spouse or friend. All of that time was spent opening up, telling who you are, where you were from, and about your likes and dislikes. There was a deep sense of satisfaction with the relationship - that is why it continued. You liked who they were and you enjoyed being known by them.

But then something happens. We get to a certain level and the pursuit of depth ends. We stop sharing feeling, likes and dislikes. We stop sharing joys and dreams and fears. Instead, we settle into routines. The daily grind takes over and we stop knowing one another and we simply exist together. Now don't get me wrong, every time you get together doesn't have to be deep. Remember, I am the one who advocates in the previous paragraphs just having plain old fun sometimes. But there is a need for regular times of intimate connection where we go deeper with others.

This is particularly hard for many of the male species like myself, but it is not only possible but healthy and needed! If we want to have the kinds of relationships we were made to have, we have to open ourselves up to having others know us and for us to know others.

True meaningful relationships come when we are loved and accepted for whom we are at our core, not simply for acting in such a way in our relationships to keep the other person in it.

Think about the relationships you would like to see improvement in. Take some time in the coming weeks and months to spend time just talking and getting to a deeper level in your relationship. Specifically, let the other person deeper into your world.

You can't force the other person to be more intimate and you certainly can't say, "Let's get together and have an intimate conversation," because that would be too contrived. But you can make a decision for yourself that you will let others into your world. Perhaps this will be the catalyst for them doing the same.

You can guard yourself from intimacy, but then you won't go much deeper and you will feel a longing in your heart for more, or you can begin the deepening process and see your relationships change for the better.

## **Develop a Purpose in your relationships.**

The most meaningful relationships we have are those that are held together by a common purpose and vision for what the relationship can accomplish, not only for those involved but also for a greater good.

Let's face it, when people have a common purpose they feel like they are part of a team and they feel bound together in that relationship. Even when people may be disappointed in the people they are in relationship with, if they have a purpose, such as raising children, they are much more likely to stick it out. Purpose creates bonds.

So what happens if we are proactively involved in seeking out a common purpose with those we want a relationship with or those with whom we already have a relationship, but would like to see it go to a deeper level? Well, it gets better and stronger.

Think about your strongest relationships. Aren't they centered around at least one area of purpose or a common goal?

What about a relationship that has cooled? Think back and see if perhaps you used to have a common purpose but it has gone by the wayside.

And what of your desire to see a relationship grow? Take some time to begin to cultivate a common purpose. Sit down with that person and tell them that you would like to have some common goals, some purposes that you can pursue together. As you develop these, you will see your relationship strengthen in ways you never imagined!

## Questions for Reflection

Q. What do you think about the distinction between love and like? How can you love everyone, even if you may not like them? Do you feel like you love others? How so?

Q. Are you a person who is characterized by serving others? How? What would others say about you in regard to this question?

Q. How are your communication skills? Do they hurt or hinder your ability to develop and maintain positive relationships? In what area do you need to grow most?

Q. Would you describe yourself as a person of patience? Or do you lose it with people? What things really make you lose your patience? What can you do to change that?

Q. Are you having fun in your relationships? How? What can you do to cultivate more fun?

### Action Points

1. Think of a person you interact with regularly who you neither like nor love. Now, this week, make every effort to love that person by treating him or her right and honorably, no matter how they act.

2. Make it a goal to serve one or two people each day selflessly without expecting anything in return. Just do something for them that they would appreciate.

3. Think about one area of your communication skills that needs improvement. Now, each day this week, work on it. If it is listening for example, tell yourself as you go through the day, "Don't speak yet. Listen. Really listen." Only after you have disciplined yourself to grow in this way should you then speak.

4. Think of a relationship that used to be more fun. It may be with a spouse or a friend but you just haven't done anything fun lately. Now, plan something fun for this week and Do It! Get out and enjoy that other person!

**Chris is also a weekly contributor to The Jim Rohn One-Year Success Plan. To learn more about The Jim Rohn One-Year Success Plan and/or to start your membership this new year go to**

<http://www.jimrohn.com/shopping/shopdisplayproducts.asp?id=84&kbid=4371>

# Enterprise – quotes by Jim Rohn

Human beings have the remarkable ability to turn nothing into something. They can turn weeds into gardens and pennies into fortunes.

Enterprise is better than ease.

Showing a profit means touching something and leaving it better than you found it.

Enterprise is the hope of our future.

Profits are better than wages. Wages make you a living; profits make you a fortune.

We all know a variety of ways to make a living. What's even more fascinating is figuring out ways to make a fortune.

Kids ought to have two bicycles, one to ride and one to rent.



**[CLICK HERE TO FIND OUT MORE:](http://www.jimrohn.com/shopping/shopdisplayproducts.asp?id=84&kbid=4371)**

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Here are some more articles that you may find helpful:

## Organize Your Home and Profit

**Be devoted to improvements.**

Organizing your home will entail much self discipline. Whereas home organizations will not happen as quickly as one imagines, a commitment to having an organized home is the key.

One must look at organization as part of your daily routine around the home, making your home stress free and a relaxing place to come home to.



**Don't rush.** Organize a place at a time. Start with clearing out the kitchen cabinets and drawers on one weekend, then the master bedroom and its closets next, then the children's room, etc; this will be easier to tackle and will immediately give you a feeling of accomplishment.

**Separate and eliminate.** Sorting out your belongings is one important step to achieving an orderly home. Take out all things that you seldom use, keeping only the very important ones. For instance, if you want to keep your child's christening outfit for remembrance, just hold on to his booties instead of the whole attire.

**Keep things reasonable.** After removing all unnecessary and excessive items, store the remaining items in a certain place based on how often they are used and what those items are used for. Frequently used items may be placed in an area that is easy to reach.

Create a daily, weekly or every other week organization routine. You need to clean and clear away things from your home periodically to achieve an organized pattern always. Having a day each week for clearing or just for putting things in order and in their places will help you maintain what you started.

**Sell all your clutter.** You can earn a lot by putting up a yard sale, which will consist of all the clutter that you have just cleared from your closet, your kitchen cabinets, your bathroom drawers, your home office shelves and from every other room in your home.

You can set up a yard sale every month, once there are enough unnecessary things you have collected over each weekend that you have cleared your home.

Yard sale guidelines:

1. Try to check and ask with your area's local officials so you know the regulations on holding a yard sale.
2. At least one or two weekends prior to your sale, take the time to visit yard sales near your locale. Check out what they sell, what individuals are buying, how the pieces are tagged and priced, how the sale is advertised. Take note how the items are being displayed.
3. As you already have many items from clearing your home, now is the time to start on pricing them. Just be reasonable when you price your items. If you come across older dishes, an old flower jar or urn, an old sketch or painting, etc. have these appraised at an antique shop before you place the tag.
4. Set the date. Be sure that it is not a holiday, such as Labor Day or Mother's Day, as these holiday celebrations will often get more attention from most people.
5. Thursdays, Fridays, and Saturdays are the best days for yard sales.
6. Put advertisements in the newspaper, on school and office bulletin boards and on the internet. Put up attractive and colorful signs around your neighborhood; be creative, make sure that it catches the attention of passers by.
7. Before you display your items, clean them, making sure that all appliances, cookwares and jewelries sparkle. Arrange them well in an attractive but accessible manner; hang clothes on racks by sizes.
8. Start as early as 7:00 in the morning, never close at noon and lower your prices after 1:00 in the afternoon.
9. Items that did not sell in the sale can be donated to orphanages near your area.

A yard sale is a fun way of clearing and organizing your home while making money at the same time !

# Work With a Clear Mind, On a Well Organized Desk

**Organization is an ability that can be acquired or learned by everyone. The terribly hard part is breaking away from your constant habits of cluttering such as piled up paperwork and scattered documents. The solution to organization is by starting with just one step at a time.**

You will be surprised that all the clutter and the mess that took years to accumulate might only take an hour or two to clean up.

## **When you have a disaster desk:**

1. Remove everything off your desk.
2. Start cleaning your desk. With a damp cloth, wipe the surface of the table, the drawers, the drawer handles, and the entire desk.
3. Get several boxes of different sizes and label each (paper clips, pens, pencils, letterheads, etc.) according to specific office supplies that you have.



4. Keep handy a trash container to dispose of paperwork or certain office supplies not needed anymore.

5. Next identify and assign a place for all your office supplies and paperwork, in accordance as to how frequent they are used. Items being accessed regularly, must be positioned and placed in a spot that is conveniently reachable and can be seen easily, such as desk drawers, on the desk top, or the shelves near your table. Things that are not often used, such as those that are only accessed every week or every month, can be placed further away.

6. Schedule an hour or two of one day each week for cleaning and organizing your desk, and stick to that schedule, to keep up with what you have started.

## **Guide to desk organizing:**

1. Create a working desk that is both functional and neat.
2. In your home, set up an area specifically for paperwork only and nothing else. Discipline yourself to work only in one spot for doing your office work and not anywhere else, like the dining table or the living room's center table.
3. Determine your working habits. If you are the type who spreads out your materials while working, make sure you use a long and wide desk for working.
4. Invest in a comfortable chair that you think will suit you and you can work long hours sitting in without tiring your back.

Just keep in mind, if everything is in its place, you should be able to quickly reach or locate what you're searching for. So better fix up that desk, it's for your own good.

# Find the Time for a Home based Business

**Almost everyone needs or wants more money than they currently have, and with this desire most of these people would like to start some sort of extra income producing project.**

The trouble is, not many of these people seem able to fit "a second job" into their time schedules. It's true that people are very busy, but extra time for some sort of home-based extra income producing project can almost always be found.

It may mean giving up or changing a few of your favorite past-times, such as having a couple of beers with the guys or watching TV - but if you score big with your extra income project, you will have all the time you've ever wanted for doing whatever you want to do.



The first thing to do is to sit down with pencil and paper, and list your daily schedule. What time do you wake up - then step-by-step, list everything you do each day.

Most people will find that they have about 3-hours each day that can be utilized in a more constructive or efficient manner. As we've already noted, you may have to give up the time you waste in your local pub or a few of the television programs you watch, but it should be worth it in the long run.

Efficient time management boils down to planning what you're going to do, and then doing it without back-tracking. Start by making a list of the things you want to do tomorrow, each evening before you jump into bed.

Schedule your trips to the store or wherever to coincide with other things you have to do, and with your trips to or from work. Organize your trips to take care of as many things as possible while you're out of the house. Take stock of the time you spend standing around shooting the breeze - especially the time you spend on the telephone - and eliminate all that isn't necessary.

Whatever chores you have to do at home, set aside a specific time to do them, and a specific amount of time to devote to them. For instance, just one hour a day on yard work would probably make your property the envy of all your neighbors.

Don't try to do a week's work in one big flurry. Whether it's painting your house, fixing leaky faucets, or mowing your lawn and trimming your shrubs, do a little bit or one particular job each day and you'll be amazed at your progress.

Take care of all your mail the day you receive it. Don't let those bills and letters pile up on you. If you're unable to pay a bill immediately, file it in a special place that's visible and note on the envelope the date you intend to pay it. Answer your letters the same day you get them.

The important thing is to think of your time as your most valuable asset - it is - so organize what you have to do, and what you want to do. From there, it's just a matter of arranging your priorities.

Once you start listing and planning what you want to do, and then carry out your plans, you'll find plenty of "extra time" for handling virtually any kind of home-based income-producing project.

People in general may not like routines or schedules, but without some sort of plan relative to what is supposed to be done, the world would be lost in mass confusion.

Laws, ordinances, and regulations are for the purpose of guiding people - we live according to an accepted plan or way of life, and the better we can organize ourselves - what we have to do, want to do, and end up doing - the more productive and happy we become.

The secret of all financially successful people is simply that they are organized and do not waste time. Think about it - review your own activities - and then see if you can't find a couple of extra hours in each day for more constructive accomplishments.

When you begin planning, and then when you actually become involved in an extra-income-producing endeavor, you should work it exactly as you've organized your regular day-to-day activities - on a time-efficient basis.

Do what has to be done immediately - don't try to get done in an hour something that's going to take a week. Plan it out on paper what you have to do, what you want to do, and when you're going to do it - then get right on each project without procrastination.

Finally, and above all else, when you're organizing your time and your business, be sure to set aside time for relaxation. Be sure to schedule time when you and your spouse can be together. You must not involve yourself in anything to the extent that you exclude other people - particularly your loved one - from your life.

Taking stock of the time you waste each day, and then reorganizing your activities is what it's all about. It's a matter of becoming time-efficient in everything you do. It's really easy to do, and you'll not only accomplish a lot more, you'll become a happier person.

## Invest in Yourself

Many people say that they want to improve their sales, but that's as far as it goes. Then there are those who are willing to take advantage of free information and actually invest some effort in applying that knowledge. But the people who excel in their quest for improved results are almost always those who are willing to invest in themselves and their futures.

These are the people who purchase good books and courses on improving their business efforts. They pay for and attend good workshops and seminars. They have an insatiable quest for knowledge that will help them improve and they don't stop until they attain it.

Every day I hear people 'talking' about what they're going to do -- but I rarely see any action behind the talk. It's easy to predict where these people will be 5 or 10 years from today.

Are you serious about building an even more successful business? Are you ready to start reaping the financial rewards that you deserve from your business? If so, then make a commitment to take the next step to learn how to make it happen.

An investment in any good course on growing your business would be worthwhile to your progress.

***“Success is not to be pursued;  
it is to be attracted by the person you become.”***

*- Jim Rohn Motivational quote*

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**"None will improve your lot if you yourself do not."**

- Bertolt Brecht, 1933 Motivational quote

## Tax advantages of a home business

**Every year, several thousand people develop an interest in "going into business." Many of these people have an idea, a product or a service they hope to promote into an income producing business which they can operate from their own homes. If you are one of these people, here are some practical thoughts to consider before hanging out the "Open-for-Business" sign.**

In areas zoned "Residential Only," your proposed business could be illegal. In many areas, zoning restrictions rule out home businesses involving the coming and going of many customers, clients or employees.

Many businesses that sell or even store any thing for sale on the premises also fall into this category. Be sure to check with your local zoning office to see how the ordinances in your particular area may affect your business plans.

You may need a special permit to operate your business from your home; and you may find that making small changes in your plan will put you into the position of meeting zoning standards.

Many communities grant home occupation permits for businesses that involve typing, sewing and teaching, but turn thumbs down on requests from photographers, interior decorators and home-improvement businesses to be run from the home.

And often, even if you are permitted to use your home for a given business, there will be restrictions that you may need to take into consideration. By all means, work with your zoning people, and save yourself time, trouble and dollars.

One of the requirements imposed might be off-street parking for your customers or patrons. And, signs are generally forbidden in residential districts. If you teach, there is almost always a limit on the number of students you may have at any one time.

Obtaining zoning approval for your business, then, could be as simple as filling out an application, or it could involve a public hearing. The important points the zoning officials will consider will center around how your business will affect the neighborhood. Will it increase the traffic noticeably on your street? Will there be a substantial increase in noise? And how will your neighbors feel about this business alongside their homes?

To repeat, check into the zoning restrictions, and then check again to determine if you will need a city license. If you're selling something, you may need a vendor's license, and be required to collect sales taxes on your transactions. The sales tax requirement would result in the need for careful record keeping.

Licensing can be an involved process, and depending upon the type of business, it could even involve the inspection of your home to determine if it meets with local health and building and fire codes.

Should this be the case, you will need to bring your facilities up to the local standards. Usually this will involve some simple repairs or adjustments that you can either do personally, or hire out to a handyman at a nominal cost.

Still more items to consider: Will your homeowner's insurance cover the property and liability involved in your new business? This must definitely be resolved, so be sure to talk it over with your insurance agent.



Tax deductions, which were once one of the beauties of engaging in a home business, are not what they once were. To be eligible for business related deductions today, you must use that part of your home claimed exclusively and regularly as either the principal location of your business, or the place reserved to meet patients, clients or customers.

An interesting case in point: If you use your den or a spare bedroom as the principal place of business, working there from 8:00 to 5:00 every day, but permit your children to watch TV in that room during the evening hours, the IRS dictates that you cannot claim a deduction for that room as your office or place of business.

There are, however, a couple of exceptions we will note to the "exclusive use" rule. One is the storage of inventory in your home, where your home is the location of your trade or business, and approval for your business, then, could be as sour trade or business is the selling of products at retail or wholesale. According to the IRS, such storage space must be used on a regular basis, and be a separately identifiable space.

Another exception applies to day care services that are provided for children, the elderly, or physically or mentally handicapped. This exception applies only if the owner of the facility complies with the state laws for licensing.

To be eligible for business deductions, your business must be an activity under taken with the intent of making a profit. It's presumed you meet this requirement if your business makes a profit in any two years of a five-year period.

Once you are this far along, you can deduct business expenses such as supplies, subscriptions to professional journals, and an allowance for the business use of your car or truck. You can also claim deductions for home related business expenses such as utilities, and in some cases, even a new paint job for your home.

The IRS is going to treat the part of your home you use for business as though it were a separate piece of property. This means that you'll have to keep good records and take care not to mix business and personal matters.

No specific method of record keeping is required, but your records must clearly justify any deductions you claim.

You can begin by calculating what percentage of the house is used for business, either by number of rooms or by area in square footage. Thus, if you use one of five rooms for your business, the business portion is 20 percent.

If you run your business out of a room that's 10 by 12 feet, and the total area of your home is 1,200 square feet, the business-space factor is 10 percent.

An extra computation is required if your business is a home day care center. This is one of the exempted activities in which the exclusive use rule doesn't apply. Check with your tax preparer and the IRS for an exact determination.

If you're a renter, you can deduct the part of your rent which is attributable to the business share of your house or apartment. Homeowners can take a deduction based on the depreciation of the business portion of their house.

There is a limit to the amount you can deduct. This is the amount equal to the gross income generated by the business, minus those home expenses you could deduct even if you weren't operating a business from your home.

As an example, real estate taxes and mortgage interest are deductible regardless of any business activity in your home, so you must subtract from your business' gross income the percentage that's allocable to the business portion of your home. You thus arrive at the maximum amount for home-related business deductions.

If you are self-employed, you claim your business deductions on Schedule C, Profit (or Loss) for Business or Profession. The IRS emphasizes that claiming business-at-home deductions does not automatically trigger an audit of your tax return.

Even so, it is always wise to keep meticulously within the proper guidelines, and of course keep detailed records if you claim business related expenses when you are working out of your home. You should discuss this aspect of your operation with your tax preparer or a person qualified in the field of small business tax requirements.

If your business earnings aren't subject to withholding tax, and your estimated federal taxes are \$100 or more, you'll probably be filing a Declaration of Estimated Tax, Form 1040-ES.

To complete this form, you will have to estimate your income for the coming year and also make a computation of the income tax and self-employment tax you will owe. The self-employment taxes pay for Social Security coverage.

If you have a salaried job covered by Social Security, the self-employment tax applies only to the amount of your home business income that, when added to your salary, reaches the current ceiling. When you file your Form 1040-ES, which is due April 15, you must make the first of four equal installment payments on your estimated tax bill.

Another good way to trim your taxes is by setting up a Keogh plan or an Individual Retirement Account. With either of these, you can shelter some of your home business income from taxes by investing it for your retirement.

*Editor's note: This article is based on USA advice. Simply talk to your accountant to find out the many, many tax benefits of operating a home based business that are available to you in your local region or country.*

# Ten Keys to Working Effectively in a Home Business Office

**There are many successful home business models ranging from total chaos to very structured. So there is no single recipe that must be followed to be successful. Many home businesses are started by refugees from corporate America who are used to the structure and socialization aspects of the corporation. For these owners, the following secrets will help provide the structure they may need when they first start.**



1. Negotiate an agreement with the other inhabitants and live up to that agreement. Frequently there is a re-entry problem with the other inhabitants. Your spouse may be used to being alone during the day, and may be unhappy with your increased presence. Have a kick-off meeting to negotiate an agreement that will avoid conflict.
2. Set aside a separate area for the business. If possible, dedicate a room or part of the basement to the business. This helps everyone feel that the home is still a home. It also provides a basis for a home office income tax deduction.
3. Schedule separate blocks of work time and free time. There can be many distractions during the day. It is helpful if you have a schedule for the day so you can minimize interruptions and distractions.
4. Start every work day at the scheduled time. Form a habit of starting on time and keeping to the schedule. This makes it easier to minimize distractions.
5. Don't sleep late or watch daytime TV during work time. It's tempting sometimes, but successful businesses are built on the days that you don't feel like it, not on the days that you do feel like it.
6. Wear your work uniform when you are working. When I started my consulting practice, I found it helpful to dress business casual (for men this is wearing a tie without a food stain). It made me feel more like I was supposed to be working.
7. Work on high value tasks during your peak productive hours. Most people have specific part of the day that they are more productive. I find my optimum schedule is to start about one hour after sunrise, work continuously for four hours, then go out. I can work another two hours after I return. That six hour work schedule has consistently produced more work product than I used to produce in two days in the corporate environment.
8. Accomplish your Single Daily Action before you finish the workday. Have a Single Daily Action every day which is the most important action for that day. When you are starting your practice, this is likely to be marketing-related.
9. Build a supportive community and nurture it every day. I think the chief complaint about home business is that it can get lonely and isolated. Make it a practice to talk to people every day, even when your focus is on completing an important project.
10. Manage your thoughts. Sometimes it is easy to become discouraged and/or negative. Create a method of maintaining a realistic positive outlook and reenergizing yourself when the voice of your Evil Twin intrudes.

# Contribute Back

## Contribution = Prosperity = Millionaires Club

"The greatest pleasure I know, is to do a good action by stealth (in secret), and to have it found out by accident"

Can you imagine being so prosperous that you 'gave away' a million dollars in your lifetime?

How would you feel about yourself and your prosperity levels if you were in a position to do this without disadvantaging yourself or your loved ones? Join our club and find out!

What is your time 'worth' per hour? \$10 \$20 \$100? How much time have you spent so far in your lifetime helping others, volunteering in organizations, contributing your time and effort without being paid for it? Add it all up and multiply by your hourly dollar 'rate'.

Then work out roughly the value of how much you have donated in cash or goods to local fetes, raffles, schools, charities, community organizations, child sponsor programs, church donations, etc. over the last few years. Add it all up - now you have the starting point for your **Millionaire's Club** 'account balance'.

You should be well impressed by how much you have contributed so far in your life to your community already. How does that make you feel? You must be "rich and famous" to be able to have donated that much!

Continue to 'invest' generously in that account through your effort and contribution and you will achieve your lifetime target of 'giving away' a million dollars to worthwhile causes.

In making that prosperity and enterprise contribution **commitment** to yourself, how prosperous does that thought make you feel right now?

"There is only one thing you cannot do to excess and that is to be charitable"

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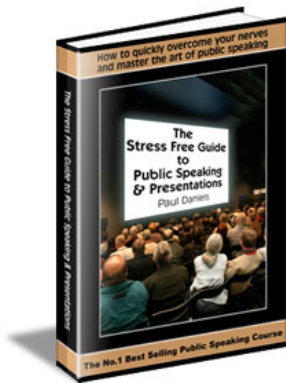
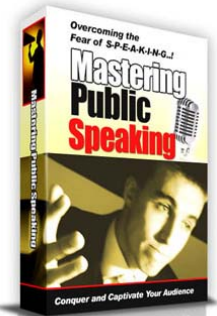
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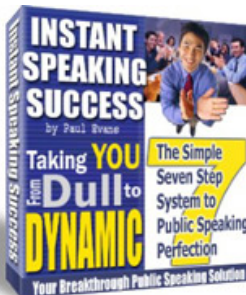
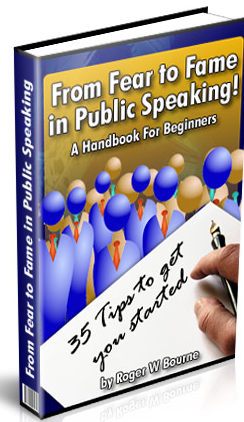
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*"People become really quite remarkable when they start thinking that they can do things. When they believe in themselves they have the first secret of success.*

*Formulate and stamp indelibly on your mind a mental picture of yourself as succeeding. Hold this picture tenaciously. Never permit it to fade. Your mind will seek to develop the picture...Do not build up obstacles in your imagination."*

*- Norman Vincent Peale 1898-1993,  
American Christian Reformed Pastor, Speaker, Author*

**These articles were submitted by Jim Rohn, America's Foremost Business Philosopher.**

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## **Next step:**

Are you exactly where you want to be in your personal life? Your professional career? Have you experienced everything you want to do and see? Do you have everything you need and want? Are you the person you always hoped you'd become?

Have you discovered things you wanted to change about your life and then followed through with massive action until you created the desired results?

Have you pinpointed and achieved your lifelong goals and dreams?

## **In short, are you living life on YOUR terms?**

Very few people are living the life they want to live. They want so much more but don't know how to make it happen. Perhaps you can relate to some of the following struggles people deal with in their daily lives:

- Barely enough money to cover the monthly bills with nothing left over for savings or retirement; treating yourself to the finer things in life is out of the question. Feeling stressed, afraid, and guilty about your money troubles.
- Struggling to change an unhealthy lifestyle. Unhappy with the way you look and feel and afraid of the health risks that may result from being unfit.
- A job that you don't enjoy, over even worse, hate. Going to work day after day is more of a struggle than a joy. A lack of excitement about your future within your company and field.
- Knowing you want to change something about your life (a negative habit, self-

destructive behavior, etc.) but unable to make it happen. Feeling helpless and out of control.

- Having a dream but afraid to do what it takes to achieve it. Not only frustrated about your lack of ability but also guilty that you aren't living up to your potential.
- A lack of meaning or purpose in your life. Unsure about what you were meant to do or how to pursue your passion. Feeling that the opportunities in life are quickly passing you by.

It is said that roughly 95% of people in the world never achieve substantial success and satisfaction in life. This equates to billions and billions of people living far below their potential.

From mothers and fathers to millionaires and CEOs, the majority of people are not living their best life. And dealing with any of the above challenges can create enough tension and worry to make daily living a painful ordeal.

**It doesn't have to be this way! Settling for less than you want out of life is absolutely unnecessary.**

## **Learn why Winners never wait around for Luck, and what they do to Create Success**

**Just ONE of these 365 daily motivational self improvement tips may help YOU to save more money, make a better relationship, have a healthier body and create huge SUCCESS in your personal life and business!**

**Imagine having the power to choose what you want in life and the ability to make it happen with lightning quick speed. Imagine each of the following happening for you:**

- Enough money coming in each month to not only cover your bills but also to take vacations around the world, invest in your future, create a college fund to cover your children's college tuition, and take part in the finer things in life. No more stress or anxiety over how you're going to cover the next bill or home improvement.
- A body that you feel great about, but, more importantly, a body that makes you feel great. Enough energy to do the things you want to do, and the peace of mind that comes from a clean bill of health. Living healthier, living longer.
- A career that you absolutely love! Work that you find fulfilling and important, co-workers whom you respect, and unending opportunities for growth and advancement. A sense of excitement each morning about heading off to your job, or heading off to a company you have created.
- The power to change anything, literally anything, in your life that you want to change. A rare ability to control your own behavior on a daily basis to create and maintain a lifestyle by your exact design.
- A passion in life and the courage to pursue it. An unstoppable confidence in your ability to achieve your dream and the dedication necessary to overcome the obstacles you encounter.
- A feeling of peace, joy, happiness, and excitement about your life.

How would you feel if these things were all true of you and part of your life? When you know the secrets of daily motivational self improvement you can have everything you want in life

## **Why do some people seem to get everything they want, while others struggle just to make ends meet?**

The answer is simple: You were never taught how to get what you want; you were never given the right information. You learned how to read and write, walk and talk, but when it came to the most important tools of all, you were left without the answers.

It isn't hard to understand why this happens. Only a handful of individuals actually achieve their dreams and goals, meaning only a handful know the answer everyone is looking for.

Ask yourself, "How many people do you know that have everything they want? That are truly happy and successful?"

If you're like most people, you can probably count the number of people on one hand, while the number of those who want more out of life would take quite a bit more.

Successful people, those that enjoy an amazing quality of life and seem to attract the things they want, are different from unsuccessful, unhappy people. They think differently, act differently, and play by an entirely different set of rules from the rest.

## **They get what they want because they know the motivational self improvement secrets.**

## **IT'S TIME to start improving your life Today!**

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## **Conclusion:**

**I hope you have enjoyed this ebook. More than anything, I hope you have learned several techniques that you can put into action TODAY!**

You don't need to master all the tips you read to see your life improve massively. All you need to do is to pick a few of the tips above and apply them. Practice them in your daily life.

If you are going to say... *"I knew or read about these tips before. It's nothing new to me"*.

I think that if you already knew about them, GREAT!  
Then this eBook has served its purpose of reminding you ...  
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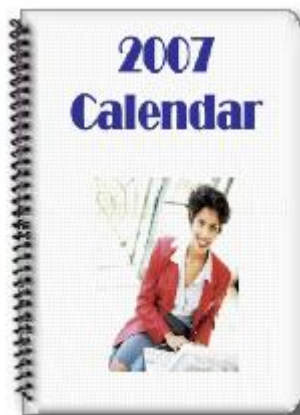
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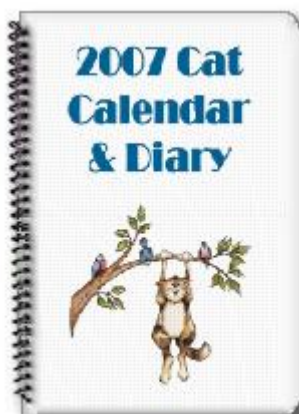
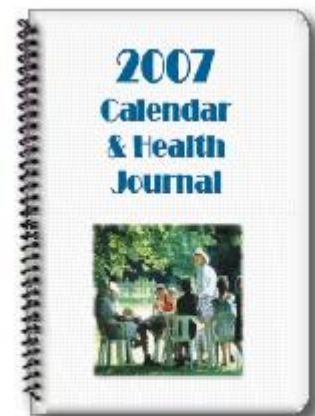


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- Jim Rohn*

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