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## Chapter 1: Introduction & Fundamentals

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### Quotes:

- The greatest value in life is not what you get; the greatest value in life is what you become.
- Learn to work harder on yourself, than you do on the job.
- If you work hard on the job, you make a living. Work hard on yourself, you make a *fortune*.

### What was Jim's situation at the time of his revelation?

25 years old. Poor. Needed new ideas to change the direction of my life. Raised in a town of 5,000 in Idaho, near Snake River. Quit college after year 1. At 25, got first job. Married at 28. Made \$57/week. Behind on bills. Far from the progress I wish I would've made. I let my heart be stirred by words.

### What changed?

- Good fortune: met a unique and successful man named [Earl Schoaff](#). Worked for him for 5 years working for him in his businesses
- Benefit of his philosophy. How to be wealthy. How to be happy. Earl was his mentor.

### Key learnings

Make sure what you do is the product of your own conclusion. . . ponder it. If it makes you wonder? Its valuable. Make sure you action is the result of your evaluation. Inspiration into HIGH ACTION. Glowing sense of freedom and lifestyle.

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### Key concepts

- *Fundamentals*: basics that build the foundations for accomplishment, productivity, success and lifestyle. No new fundamentals. Success doesn't have any mysteries. Success is a natural result of the consistent application of the practical fundamentals. Do ordinary things extraordinarily well. If you wish for the good life: there are always about a ½ dozen things that make 80% of the difference.
- *Wealth*: provoke that wide variety of mental images. That is where incentive is born. That is where the dreams are. Life unique, life abundant. What does it mean? Millionaire. Freedom. Opportunity. Added dignity. Expanded lifestyle.
- *Happiness*: joy of discovery, and joy of knowing. Color, sound of life. Living well. Designing it. Harmony. Ideas. Elusive by nature. But JOY. . .
- *Discipline*: magic word. positive word. The bridge between thought and accomplishment. . . inspiration and value achievement. . . If I will, I can. Start the process. Only affirm what you are truly prepared to do. New beginning. He really went off here. All you have to lose is your quasi shitty past. Fly with the eagles.
- *Success*: progress AND achievement. Turn away to turn TOWARD something. Respond YES to the invitation of chance. Of all things, what do YOU want for your life?

## Chapter 2: The Importance of Philosophy

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**Your personal philosophy is the “set of the sail” meaning how you trim your sails given the wind of life**

- Blame is insidious, easy, and self-defeating
- What is your seed, soil, sunshine, rain?
- How do you deal with all of life’s stuff and turn it into equity.
- *Strengthen* your philosophy
  - Your whole life will take on a whole new meaning once you change your personal philosophy
- Set a better sail

**Philosophy:** ask yourself, “Is my outlook about circumstances or about your philosophy?”

- Blaming circumstances is what you would expect.
- This is what a typical human would do.

**What is your personal philosophy?**

- When Mr. Shoaff asked Jim this his whole life changed.

**Failure:** a few errors in judgment repeated every day. Think negative habit; accumulated disaster. Behind on your promises . . .

- Are there errors in my current judgement?

**Success:** a few simple disciplines practiced every day. *Think bigger on the habit front.*

**Pre-philosophy (first 6 years):** Jim Rohn had pennies in his pocket and is behind on his promises.

**Post-philosophy (next 6 years):** Jim Rohn is a millionaire by 31.

## Chapter 3: Creating Your Personal Philosophy

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**On the importance of study**

Mr. Schoaff taught Jim the why and how of study.

- You wish to be successful? Study success.
- You want to be wealthy? Study wealth.
- You’d be amazed at how many people don’t.
- Why don’t people study what they want? Not sure. Chalk it up to *mysteries of the mind.*

It’s about ideas. Information. It is because we lack **ideas** that we forego success. . .

Bible quote: “in order to find, you must search.” Go looking. Go searching.

Then, **capture** the ideas. Good ideas? Capture it. Write it down. **Journal**.

2 best sources of information:

- Personal Experience: Make your own life a study: both successes and failures.
  - “Doing it wrong” is a great school for learning
  - 6 years with no savings? Who sold you on that current plan. Who’s plan have you bought?
- Others: be an example, not a warning in your life
  - Read the cassettes
  - BE A GOOD READER
  - HAVE to know
  - ALL LEADERS ARE READERS

You can be sincere, work hard all your life and still wake up broke and embarrassed.

**Jim Rohn challenges you to:** Read for 30 minutes everyday.

**Book reference:** *Think and Grow Rich*, by Napoleon Hill

Why are books important?

- All homes over \$1MM have a library. Coincidence?

**Book:** *How to read a book*, by Mortimer Moradler – The Best Book to ever write a book.

Read history. American History. Family history.

**Book:** *Lessons of History* by Durant (also: story of philosophy) – don’t just read the easy stuff.

**Topics of interest:**

- accounting, law, economics (we get paid for bringing value to the marketplace)

**The treasures we leave behind**

1. Pictures. Help tell the story.
2. Library. The books that feed your mind and feed you soul.
3. Journal. Proof you were a meticulous student. Everything you capture in life.

The first first book Jim Rohn ever wrote: *Seasons of Life*. He then tells a story about the *best sermon he’s ever heard* and he was the only in the congregation taking notes.

## Chapter 4: Personal Development

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**Guiding quotes from Earl Shoaff:**

- “It’s not what happens, it’s what you do about it.”
  - We can not change the circumstances, but we can change ourselves

- “What you have at the moment you’ve attracted by the person you’ve become.”

## On self worth

- We don’t get paid for time, we get paid for value.
- Key question: is it possible to become twice as valuable and make twice as much money in the same time? Three times?
- Want to make top income? Study the \$52MM that the Disney CEO makes

*How are you becoming more valuable to the marketplace?*

**The secret:** Learn to work harder on yourself than you do on your job.

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## 4 Major Life Lessons (don’t major in minor things) - are you spending major time on minor things?

Life and business are like the changing seasons.

You can not change the seasons, but you can change yourself.

1. **Learn how to handle the winters.** They come with regularity. It isn’t going to change. Some are short, some are long. The winter of discontent. Economic winters, social winters, disappointment. Learn how to handle difficulty. It comes after opportunity. You can get 1) stronger, 2) wiser, and 3) better. “Don’t wish it was easier. Wish you were better?”
2. **Learn how to take advantage of the spring.** Spring follows winter. Is it reliable? Well, 6,000 years is pretty reliable. Expansion follows recession. You can count on it. “Take advantage” are the operative words. You must DO something during the day. Read every book you can get your hands on to take advantage of the spring. Get busy on your Springs. Life is brief even at the longest. “She lived her life like a candle in the wind”. Don’t let the season pass, pass, pass.
3. **Learn how to nourish and protect your crops all summer.** Once planted, the weeds will take it unless you prevent it. Major skill: preventing the intruder from taking the good. “All good will be attacked” (don’t know why, but it’s true). “All values must be defended.” Family, business, marriage. . . all values must be d
4. **Learn how to reap in the fall without complaint.** Take full responsibility for what happens = highest form of human maturity. Success, no apologies. Failures, no complaint. The problem is inside, not outside. Success isn’t something we pursue, it’s something you BECOME. What “happens” occurs to everybody. It’s not what happens, it’s what you do about it.

Murphy’s Laws: if something can go wrong, it will. Jim has lost millions. Jim had \$3MM and lost \$2MM.

*What are you going to do about it.*

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## Chapter 5: Letting go of Self-Imposed Limitations

Letting go of self-imposed limitations. More on personal development.

## What are the biggest self-imposed limitations?

- *Procrastination*. It is life-threatening. Enough procrastination will pile up to a disastrous year, a disastrous life.
- *Blame*. All of us have blamed others. This tendency is as old as Adam & Eve. “It was the woman” and the woman blamed the serpent. Blame is the ego striving to defend itself. It’s not IT. It’s YOU. Don’t deal in ITs. Deal in YOU.
- *Excuses*. We will use a million in a lifetime until we come face to face with the real dilemma.

*What are you going to do starting today that is going to make a difference in how your life turns out? No change? Your life will be the same. What will happen? It’ll be like the last 5 years.*

## What can you do when things are bad?

- A man can do the most remarkable things under the most disastrous circumstances.
- Humans are remarkable. We are different than any other creation.
- Humans can turn nothing into something. Pennies into millions.
- With our remarkable internal gifts you can CHANGE anything.
- If it doesn’t suit you? CHANGE it. Don’t like it? CHANGE it.
- You don’t have to be the same today.
- Old 30s adage “be enthusiastic” doesn’t get us far enough. Have to DO things.

**What is the “new excitement”?** **Discipline**. Get excited about your ability to make yourself do the necessary things to get a desired result.

**What could you do starting today?** Answer: no telling. What are you becoming? Habits of mind, attitude, behavior are a dominant part of what we are becoming. New habits will come when we change. Start with changing small parts. Forming one of two small habits. This is where the good life comes from. Personal change.

Change = 10% inspiration + 90% perspiration. New habits. New activities. Work towards your affirmation.

## Different types of personal development:

- Physical. Taking care of yourself. Treat your body like a temple (biblical).
- Spiritual. Study it. Practice it. Don’t neglect your virtues.
- Mental. Takes time. Some things you can’t cover in 20 minute. Wildebeest vs. human comparison where the newborn wildebeest has a *few minutes* to learn to walk. Develop the philosophy and defend your virtues and values.

*If you can’t defend your virtues and philosophy, you will fall prey to philosophies that are not in your best interest.*

## Chapter 6: The 5 Abilities

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Personal development isn't an event. It's a snowball. Humans have 5 abilities to enact personal development.

## The 5 Abilities

1. **Absorb.** Soak it up. Pay attention. Be like a sponge. Don't miss the words, the color, the scenario. Most people are trying to just get THROUGH the day. Get FROM the day. Commit yourself to learning. Wherever you are, be there. Take pictures of your mind, your heart, your soul. *Casualness leads to casualties.*
2. **Respond.** Let life touch you. Let sad things make you sad, and happy things make you happy. Let the emotions affect you. Our emotions need to be educated as much as our intellect. Let life in. Let it touch you. Did you miss the ending of Dr. Zhivago? "How did you come to be lost?" "My father let go of my hand." "Your real father would never had let go of your hand."
3. **Reflect.** Go back over, study it again. Read the text one more time. Go back over your day. . . "run the tapes again". Take a few minutes to reflect on the day: who'd you meet, how did you feel? Each day is part of the mosaic of your life. Make it serve you, don't miss it. End of day. End of week. Capture that week. Schedule **half a day at the end of the month** to go back over what you saw, how you lived. Schedule a **weekend at the end of the year** to encode the year. Remember the highs. The lows. Lock that day, week, month, year in. Work 9 years and take the 10th year to reflect, i.e. biblical sabbatical. What do you have now that you didn't have at the beginning at the 9 years. Solitude is important. Jim uses a motor home with a motorcycle on the back. Takes the jeep trails. Alone. Shut the door and wonder. Let things move into your consciousness. Why reflect? Make your past serve your future.
4. **Act.** Take action. When the idea is hot and the emotion is strong. . . act. Otherwise, law of diminishing intent. If intent isn't translated into action, it dwindles and becomes cold. ACTION. Otherwise the wisdom is wasted. Discipline is the capturing of emotion and translating it into action. Every let down affects the rest of your performance. One of the greatest temptation is easing up a bit. In the slightest way, neglect starts an infection and diminishes self-respect and self-value. Antidote: start a discipline. You have a wisdom of the world available to you. 3% have a library card. Say goodbye to the 97%. Affirmation without discipline is called DELUSION. Discipline. Make rest a necessity not an objective. The objective of life is to act, not to rest.
5. **Share.** Pass things along. Found a book, got me inspired. Pass it along! If you share with 10 different people you get to hear it 10 times. Everybody wins when somebody shares. Share you knowledge. "Your words touch my life." Your sharing is like seeds that will sprout and influence people. Sharing helps you, it helps the receiver, it makes you *bigger than you are*. If you're full of good ideas, pour it out. Share it. More will be poured in. Our capacity is unlimited. You expand your capacity by sharing. Why is capacity? To expand our consciousness. Be bigger. Think more, ponder more, more wisdom.

"Self sacrifice isn't noble. It breeds contempt."

## Chapter 7: Financial Independence in the Service of Others

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Financial freedom must start with a true desire to serve our fellow humans. Money isn't evil. What is the difference between greed and ambition? Greed is evil and must be dealt with. Greed is not good. Legitimate ambition wants something at the SERVICE of others. "Enlightened self-interest". Service to many leads to greatness. Not at the expense of many. "At the service of many". Zig Zigler said "if you help enough people get what they want, you can have everything YOU want."

*How to be rich by 40. 35 if you're extra bright.*

Goal to become **financially independent**: the ability to live from the income of your own personal resources. It's powerful. It's a worthy ambition.

Book to read: *The Richest Man in Babylon*. It is an "appetizer" for the

What you do with what you have is more important than what we have. What you do with what you get, is more important than what we get. It is a reflection of our philosophy. It is an indication. It speaks, tells, shows. Everything is symptomatic of something—something right, or something wrong. What you are doing with your money says something about you. Take a look.

A good financial plan:

- Learn to live on 70% of your net income (post tax)
- The other 30%: very interesting things

How to allocate the non-spent 30%:

- **10%: charity**, e.g. church, institution, etc.—teach this young (take the kids to the slums)
- **10%: capital I manage**, i.e. buying and selling, buy something, fix it up, sell it; engage in commerce, even if it's a part-time project.
- **10%: capital you provide**. Put it in a financial institution. Bring your earnings to the marketplace; invest in capital provided. Savings account. Investment account. They pay YOU for the use of your money. Basically an interest bearing account.

"If you had a better plan, you'd have more money." It's the plan. It's not what you allocate, its HOW you allocate.

Mrs. Fields invented a new chocolate chip cookie and was a millionaire by the time she was 30.

Find something. Leave it better. Create value, and bring it to the marketplace.

**Other financial best practices:**

- Keep strict accounts
  - "I don't know where it all goes"
  - "It just gets away from me"
- A new attitude
  - Used to say: I hate to pay my taxes
    - Now say: feed the goose that lays the golden egg (democracy, freedom)



- We all eat too much; one appetite shouldn't accuse another
- Used to say: I hate to pay my bills
  - Now say: I reduced your liabilities and increased your assets
  - My picture is improving
- Everybody must pay
  - Life carries a price, one we all pay
  - Ancient Bible script: Jesus & disciples standing by synagogue treasury. Old lady put two pennies in. Jesus said this is the most of all of the patrons. It's all relative.
    - What didn't occur: Jesus did not give the two pennies back. The old lady would have been insulted. Why can't I contribute? Jesus left her pennies in the treasury. . . even if it was only pennies [hidden lesson: everyone pays]

## Chapter 8: Influence of Associations

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Our decisions, attitudes, actions are HEAVILY influenced by the people

Never underestimate the power of influence. The influence of those around us is so powerful. Peer pressure is a particularly insidious.

If you're around people who don't read many books, there's a good chance you won't read any books.

10 years from now: How did I get here?

### 3 Key Questions to Ask Yourself

1. Who am I around?
  - a. Make a mental study of the major people with whom you most often associate
  - b. You have to evaluate everybody who can influence you
2. What are they doing to me?
  - a. Doing
  - b. Listening to
  - c. Reading
  - d. Got me going
  - e. Got me talking
  - f. Got me thinking
  - g. Negative + Positive
3. Is that okay?
  - a. Take a close objective look about their influence on you
  - b. Don't dismiss bad influences
  - c. "Everything matters"
  - d. Are associations tipping the scales toward the positive or negative?
  - e. Ignorance is never the best policy
  - f. Finding out is the best policy

**Additional questions, zooming out, about the purpose of this program**

- The days of kidding myself are over.
- I really want to know who I am and what I am becoming.
- Where are my strengths?
- Where are my weaknesses?
- What has power over me?
- What is influencing me?
- Don't cry because the "big bird picked out my eye"—the real offense is that you let him

## Actions you may want to take after evaluating your associations

1. *Disassociations*: some people you just have to break away from. This may be an essential talk.
2. *Limited association*: dial it back. Reduce time and effort.
  - a. 30min for the sermon vs. 3 hours for the ballgame. . . that doesn't weigh well in 5 years
  - b. *The recipe for a mediocre, average life: Spending major time on minor things.*
  - c. Sophisticated people: weigh before you pay.
  - d. Don't spent heavyweight time with lightweight friends
  - e. Spend more time with major time and major influences
  - f. Invest your rare time wisely
3. *Expanded association*: spending more time with the right people. People of:
  - a. Substance, culture
  - b. Philosophy, discipline
  - c. Accomplishment, character
  - d. If you want to be successful, you got to get around the right people
    - i. You may have to scheme
    - ii. Jim Rohn parked his car blocks away to fit in!
  - e. Who can I get around? Who can I spend some time with?
  - f. Tips & tricks
    - i. Pick up lunch! Reach out to someone you admire and treat them to lunch
    - ii. You don't have to be wealthy to start a wealth plan
    - iii. What Jim Rohn calls "Association on purpose"

## The value of association

- Story: Jim Rohn knows a guy. Big game hunter. Millionaire. Business man. Traveler. One of the world's great philosophers.
- Why is he so special?
- His gifts:
  - Ability to **absorb**. Soak up a day. Uncanny ability
  - Gift of **expression**: he can smell, see, feel his life experience
  - "He can put a year into a day's conversation"
  - He can read a book and give you a cap-full version with even more excitement
  - He can absorb and express with spirit and precision
- Jim has multiplied his life (knowledge, life, knowledge, skill, enterprise) due to this single association

## Where do you go for your intellectual feast?

- Pity the man that has a favorite restaurant, but not a favorite thinker
  - He feeds his body but not his mind
- Easiest way: Writings, books, cassette tapes
  - Churchill is gone, but he left his writings
  - Aristotle is gone, but we have his ideas
- Who do you make a point to spend time with on a regular basis?

**Behavior is mostly influenced by ideas. Ideas are mostly influenced by education. Education is mostly influenced by the people with whom we associate.**

Don't join an easy crowd. Ask the right questions. The latest ideas you've discovered. Your enterprise, your philosophy, your discipline. Go where the demands and expectations are high. And the spotlight is on you to grow and to become more than what you currently are.

Daily changes, some so very slight, added up to weighty sums over 1, 3 and 5 years? It was key to hear the ideas **repeated**, along with a sense of accountability. Progress.

**When Jim Rohn showed Mr. Shoaff his goal list Mr Shoaff asked:**

- Is this your list?
- How about your health goals?
- How about your investment goals?
- Family goals?
- Travel goals?
- Gifts & sharing?
- Want to meet?
- What would you like to become?
- What skills do you want to develop?
- Did you ever want to write a book?
- Be a person of power, influence and culture?
- How about education for children?
- Make some new friends?
- Parachute out of an airplane?
- Need a cabin in the mountains?
- What do you want to prove? What mark do you want to make?

This was a mind-expanding conversation for Jim Rohn. It's just not about the answers. It's the questions from the right people with the awareness & skill to ask them.

**Here's a project you might consider:** chose 2-3 people for whom you have great respect. What questions would THEY ASK of people to help someone make the best choice that would lead to a happy & successful life?

- You'd be surprised by the variability across the 3 people
- You might get enough homework to get busy on for the next few years

Attract valuable people by being a person of culture, discipline, well-read, etc.

## Chapter 9: Goal setting

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Learning how to set goals was one of the fastest ways Jim Rohn improved his life. Mr. Schoffe asked Jim if he could see his current of goals. “Is your list out in the car?” If you don’t have any goals, I could guess your bank balance within a few hundred dollars.

### We are all affected by 5 factors

1. Environment
2. Events
3. Knowledge
4. Results
5. Dreams, i.e. *View of the future*

### Two ways to face the future:

- Apprehension
  - Fear, anxiety
- *Anticipation*
  - When your future is planned
  - Results thought through in advance

### On the importance of goals

- Without goals it is easy to let life deteriorate where you are just making a living; trapped by economic necessity, and settle for existence rather than substance.
- We all have a choice: Make a living OR **design a life**.
- You don’t have enough reasons to accomplish great things.
- Reasons come first. Answers come second.
- Life hides the answers; when you know what you want, you will find ways to get it. The answers come. *Ask and you shall receive*.
- **What drives us to find the answers is REASONS.**
  - **Reasons first. Answers second. What are your reasons?**
- Goals are like a magnet from the future.
- WHY do you want to accomplish great things?
  - **Recognition? Feeling important, accomplished.**
  - How it makes you feel?
  - The joy, pleasure, satisfaction?
  - The journey over the money
  - **Family** is also a powerful reason, e.g. \$250k per year to do what I want with my family
  - Benevolence: the power to share. Be a benefactor, e.g. Andrew Carnegie.
    - What did they find in Andrew Carnegie’s desk after he died?
      - His goals. Which he had written in his 20s.

- “I’m going to spend the first half of my life accumulating money. I’m going to spend the second half of my life giving it all away.”
- What did Carnegie do?
  - First half: made \$450MM dollars
  - Second half: gave it all away
- Two questions:
  - What has you turned on? What has you getting up early, hitting it hard all day, and staying up late? What has you inspired?
  - What’s got you turned off?
- When Jim Rohn found the answers to these 2 questions, his life *exploded* into change.
  - Jim figured out what negative philosophy of life he had allowed to limit him
  - He got that cured
  - Then found a long enough reasons to turn me on
  - Since 25 years old, he’s never lost that drive

## Goal setting is SIMPLE

1. Decide what you want to do
2. Write it down

## Brainstorm: Questions for goal setting.

- Where do you want to go?
- What do you want to do?
- What do you want to see?
- What do want to be?
- What do you want to have?
- What do you want to share?
- What projects would you like to support?
- What do you want to be known for?
- What skills would you like to learn?
- What extraordinary things would you like to do?
- What ordinary things would you like to do?
- Silly things you’d like to do?
- Very important things you’d like to do?

## So Jim set goals, but Mr. Schoff challenged him:

- Why don’t you set a goal to become a millionaire?
  - Here’s why: **for what it will make of you to achieve it**
  - Set a goal that will make you stretch that far
  - What a brand new reason for setting goals
- “*The greatest value in life is not what you **get**, the greatest value in life is what you **become**.*”
- What will this make of me?

## Question to ask yourself on the job:

- Not, “What am I getting here?”

- But rather, “What am I becoming here?”

## Rules for goal setting

1. Don't set your goals too low
  - a. Leadership: don't join an easy crowd. You won't grow. Go where the demands are high. Go where the expectations are high. Go where the pressure's on to perform. To grow. To change. To develop. To read. To study. To develop skills.
    - i. “Living at the summit” - the mantra for Jim Rohn's global work group
    - ii. A guy says, “Well, I don't need much” - response: “Well, you don't need to become much.”
    - iii. Insist on change
2. Don't sell out. Don't compromise
  - a. “Count the cost”
  - b. Judice got the money. 30 pieces of silver. A fortune! But it was so much more than the fortune. He lost himself. He tried to give his fortune back. Didn't work. He through the fortune away. After this, he couldn't change what he became, a traitor. He eventually hung his worthless self. He sold out.
    - i. The greatest source of unhappiness doesn't come from outside. It's unhappiness with yourself.
    - ii. Where it starts: an erosion of *doing a little less than you could*.
    - iii. What if you gained the whole world? But it cost your soul too big a price to pay.
  - c. Two words from ancient scripture:
    - i. Behold: the possibility, the opportunity, the uniqueness
    - ii. Beware: don't sell out.

## Chapter 10: Set goals and Design the Next 10 Years of Your Life

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“The sooner you exert the discipline, the sooner you will be enjoying the results.”

**15-minute Exercise:** What do I want within the next 1-10 years? List 50 things. These are long range goals. Questions to get you started:

- What do you want to do?
- What do you want to see?
- What do I want to be/have/go/share?
- *Label the goals 1, 3, 5, 10 years to bucket the goals*

**Reference:** some of the Apollo astronauts, after returning from the moon, exhibited feelings of deep sadness and anguish. Why? They didn't have a next goal. After the moon, what could come next? Don't languish too long at the table of success. Later astronauts made sure they had major projects. Wrap up one goal, start right on the next one. Get hungry.

### 3 Goal Categories:

1. Economic: income, profits, productivity

2. Material: tangibles like a home, boat, car, jewelry
3. Personal Development: be more physically fit, lose weight, be more decisive, be a more effective leader, be a better communicator, learn another language,
4. Other: family, social, lifestyle

### Once complete, pick out the 4 most important for each category:

- 1 years goals
- 3 year goals
- 5 year goals
- 10 year goals
- *These 16 goals will give you plenty of work for now.*

### Then, describe the importance of each goal:

1. Brief paragraph: describe each goal. How high, how long, how much? What size, what model, what color?
2. WHY is this goal important? Talk yourself into the goal, or talk yourself out of it.
  - a. When you are unclear on why a certain goal is important, usually you'll exert only half-hearted effort into it.
  - b. **What** you want is a powerful motivator, but **why** you want it is even more powerful
  - c. Reflect, refine, revise. Write out why the goal is important to you.
  - d. End result? 4 goals per category that you **truly believe in**. That you've sold yourself on.

### Capture your goals

- Transfer the final 4 goals per time bucket to your journal or notebook that you can carry with you easily and refer to often.
- Set aside time every week to review your goals, rearrange them, redo, restructure, add goals, or tear up the whole list and start over
- Goal setting is not something you do just once; it's a continuous process.
- You must constantly track progress on attainment so you don't lose sight of important goals

### Short-term vs. long-term goals

- Short-term goals are confidence builders to accomplish long term goals
- Every week, try to check off at least one short
- Make winning joyful and congratulate yourself if you win
- We grow from the joy of winning and the pain of losing; don't join an easy crowd
- Most people don't set goals because it's a lot of work. It takes time to revise, rearrange, revising, adding, deleting.
- So many people work hard on their jobs, but they don't work hard on their futures. They let that slide. Mediocre people don't know if they're winning or losing. Don't let that be you.

### On the inertia of life

- You come home from work, you're tired, hungry and want to relax
- You can't stay up half the night and plan, plan, plan. . . or can you?
- Sad truth: you have a good worker, hard worker, sincere

- “I’ve discovered you can be sincere and work hard all your life and still wind up broke and embarrassed.”
- You’ve got to be better than a good worker. You have to be a good planner, a good goal setter.
- People who fail to plan are planning to fail.
- You don’t have to be grim, but do have to be serious.
- Future gets better by plans, not hope.
- Hope, long delayed, makes the heart sick.
- “Happy hope”: that is really bad. The man is 50, he’s still broke, and he’s still smiling. Get serious.

*Bible quote: “Without dreams and vision we perish.”*

### Further goal-setting observations:

1. Your goals should affect your day-to-day behavior and be fun, big, challenging, rewarding!
2. Most important question: *What kind of person will I have to become to get all I want?*
  - a. What skills do I need?
    - i. Public speaking
    - ii. Advanced leadership
    - iii. Personal CRM software
    - iv. Writing acumen
    - v. Pilot training, Garmin 1000, etc.
    - vi. Better investment management
    - vii. Enhanced personal budgeting
  - b. What do I have to learn?
    - i. Mechanics of blockchain
    - ii. How to fly a plane
    - iii. How to be a good dad
    - iv. How to write and publish a book
    - v. How to do an Ironman Triathlon
    - vi. How to manage a Wyoming LLC for DBT Ventures
    - vii. How to systematically stay in touch with people in a genuine way
    - viii. “Never eat alone” mentality
3. At the end of the day, you either have to change what you **want** or you have to change your **self**.
  - a. And herein lies the rub: if you’re unable to become the person, you should change your
4. **Remember: your ability will grow to meet your strong dreams. You can make changes in your life in a fairly short amount of time. You have untapped talents. All of this is sparked by the goal-setting process.**
  - a. I can’t tell you why it works. All I can tell you is, IT WORKS.\
5. The Bible teaches us that to get what we want, we must ask
  - a. Ask and you will receive.
  - b. You have to be better than a good worker, you have to be a good ASKER

### On becoming a better ASKER in life

1. First, asking starts the receiving process, like pushing a button
  - a. Don’t spend too much time studying the roots when you could be picking the fruit



- b. Well defined goals are like magnets
- c. Give your goals purpose
  - What do I want? [object]
  - What for? [purpose; stronger than object]
2. Receiving is not the problem
  - a. Good worker, poor asker
3. Receiving is like the ocean. There's plenty. It isn't rationed.
  - a. Don't go to the ocean with a teaspoon
  - b. Trade your teaspoon for a bucket

## Two ways to ask

1. Intelligently, specifically, with good goals
2. Faithfully, like a child, with inspiration, be curious, ask questions

## Chapter 11: Living Uniquely & Cultivation of Lifestyle

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### Introductory guidance:

- “Don't just learn how to earn, learn how to live.”
- Lifestyle = learning how to live
- Great challenge of life: being happy with what you have, while in pursuit of what you want
- Random side story about over-tipping the shoe-shine boy. Why? For an extra quarter you won't believe the great feeling you have from the decision of generosity. Were it otherwise and you don't tip well, that will stay with you all day.
- Story about father buying concert tickets for daughter: “Same money, different father.”
- It's not the amount that counts, but the decision to live with lifestyle
- “More money will only make you more of what you are”
- “It's not the amount, it's the imagination.”

**Jim tells a story about:** going to Carmel with the wife. Stops at a gas station. Boy comes bouncing out to help them. Not only does he address the need (fill the tank), but he also checks the tires, washes the windows, and exudes a positive attitude, graciousness even, and shares that he's grateful he gets to enjoy work and meet people like Jim Rohn. . . and later provides a recommendation on ice cream. Jim goes to Baskin Robbins and brings the boy back a milkshake (a first). No one has ever given him a milkshake. . . “That's probably true.”

- *Learning:* It's not the amount that counts, it's the STYLE.
- *Related:* for \$2 he also bought his wife a flower to carry while she shops. Live your life in style.

### Where did the term “tip” come from?

- If a tip is to ensure promptness, you would tip upfront.
- Sophisticated people don't take a chance on good service. They ENSURE good service.
- Give the tip upfront? What a way to live!
- Same money, different style.

**One last point:** life in style in life in balance. Pay attention to all the dimensions of your life:

- *Family:* no value to match that. One person caring for another is the best of style. There are many treasures, but the greatest of these is love. Family must be cultivated.
- *Friendship:* know all about you and still like you :) Life is about up and down. True friends care about you regardless of up and down. Who would come and get me if I were stuck in a Mexican jail? A friend. As long as friends get the attention and effort they deserve as long as you properly nourish the relationship will give back to you the priceless treasure
  - Good life isn't an amount. It's about a fully-developed lifestyle with a constant sense of devotion. Regardless of bank of account.
  - What is wealth without character?
  - What is industry without art?
  - What is quantity without quality?
  - What is enterprise with satisfaction?
  - What are possessions without joy?

## Chapter 12: Putting this all into action

*Acknowledging the reality of negative and positive*

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**What is “Ant philosophy”:**

- They never quit.
- Negative is normal, you can't dismiss.
- You must master it, not ignore it.
- Ants think winter all summer. Think storm.
- Learn how to handle

### 4 Parts That Turns Your Life Around

1. *Disgust:* “I've had it” - powerful turning point
  - a. Story about the wife asking husband for \$10. . . “What for?” he asks. At that point she decided: I will never ask for money ever again. She is now a highly paid VP.
2. *Decisions:* Life changing day. The day you decide
3. *Desire:* sometimes it waits for a trigger. . . a book, a song, a confrontation, an experience. . . therefore, welcome ALL EXPERIENCES. Don't put up a wall. Go for the experience.
4. *Resolve:* “I will”
  - a. “Nothing can resist the human will,” Benjamin Disraeli
  - b. I'll do it, or die.
  - c. I think resolve means promising yourself you'll never give up.
  - d. Promise yourself you'll read the books UNTIL. . . “until” is the operative word that defines the growth and discovery of life

**Learn to help people with their lives, not just their jobs.**

- Touch people with a book
- Touch people with a poem
- Touch people with some words. . .

- Help them with their goals, dreams, errors, mistakes. . .

**If you work on your gifts, they will make room for you.**

## Closing Remarks

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### 4 Questions to Ponder as we go forward from this experience

1. **Why.** Why should you try? Why get up early? Why work that hard? Why go that far? Why put yourself through all those disciplines? Why give that much away?
2. **Why not.** What else are you going to do with your life? Why not do that? Why not share? Why not see how far you can go?
3. **Why not you.** Some people have done the most incredible things with a limited start. Why not you? Why not you watching the morning mist in Scotland? Exploring the history of Spain? Why not you having lunch in Paris? Why not you on a sailing schooner in the Caribbean? Why not you in Australia looking for seashells? Why not you soaking in an Arizona sunset. All the while, knowing you are enjoying the result of a **disciplined effort**. Why not you, with an unusual awareness to the heartbeat of life? Why not you?
4. **Why not now.** Why postpone your better future any longer? Get at it today. Get some new books, make a new plan, set a new goal. Ask some new questions! Lock on to a new resolve. Make a new effort. And do it all. . . NOW

**Ask for God's help. This is not a religious program, but we're all a little unique. We could use his help. Story about the gardener who improved the rock garden, but were it not for the sunshine and rain, we would have no garden at all.**

### Final words:

Activity, exercise, effort.

Go to work.

Set your goals.

Seek financial independence.

Go to work today on the *fundamentals*.

### You must know that:

- It is always easier than to think, than to do.
- It is always easier to promise, than to achieve.
- It is easier to pretend, than to produce.
- It is easier to plan, than to act.

### Final Words:

“Let's do something remarkable.”