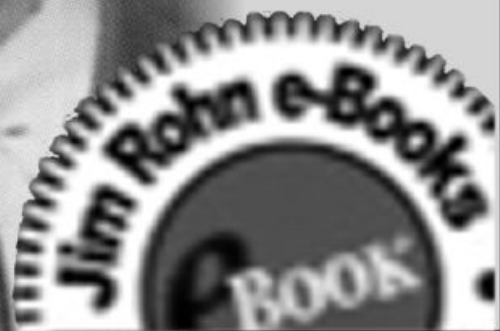
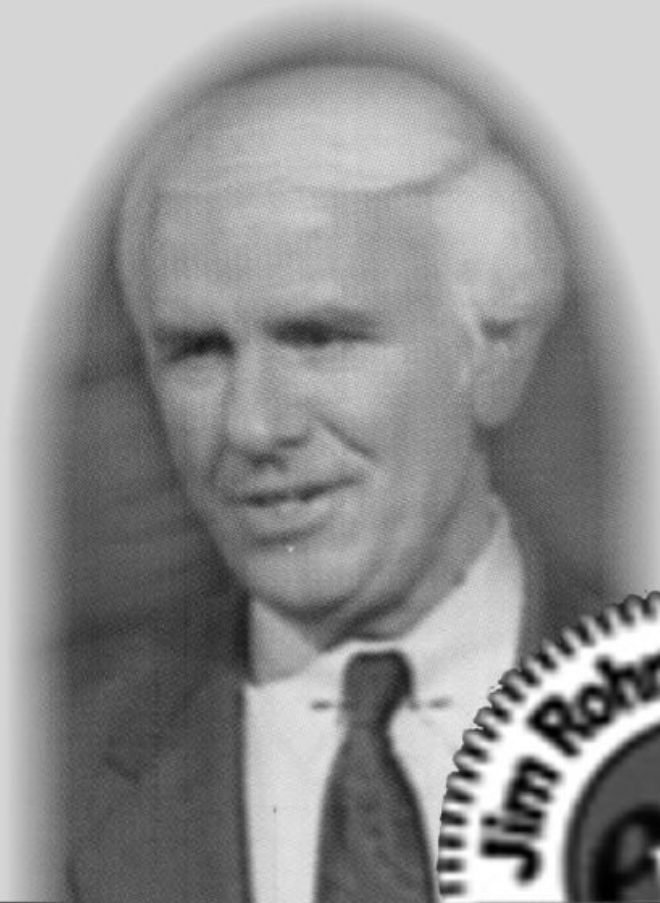


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**THE  
JIM ROHN CLASSICS  
3-PACK  
HOW TO KICK THE WORRY HABIT  
THE VALUE OF DISCIPLINE  
HOW TO BECOME FINANCIALLY INDEPENDENT  
By  
E. JAMES ROHN**

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# How to Kick the Worry Habit

## ***Worry May Be A Killer***

In my seminars the last few years I have covered what I have found to be those few, simple, basic principles that can make major changes in life and lifestyle. One of those subjects that gets the most comment is: *Diseases of Attitude*. And out of that subject, worry and how to kick the worry habit have caused the most questions. So, in this brief visit with you, let me give you my best look at worry, how to recognize it and define it, and what to do about it. And hopefully these ideas will give you a good chance for confidence over worry.

First of all, worry might well be killer number one. And if it is not the number one physical killer, although doctors tell us worriers die sooner than non-worriers, and we have all heard the expression “worry yourself to death,” at least it is the number one killer of dreams and achievement, of energy and vitality, and lifestyle.

I know the damage and effect of this killer - worry, firsthand. I will spare you the details, but over a period of some three years I let worry get out of hand. As I’ve mentioned before, I became a super worrier. I was good at it. The combination of small and big worries about my circumstances, what people thought of me, my finances, my abilities, the future, my progress, all led to a complete physical collapse. A stay in the hospital, emotional, mental, and physical exhaustion, and a deep despair I couldn’t shake. A sad picture for a young man who should have been well on his way to carving out his share of opportunity.

I am happy to tell you that good fortune came my way. And as many of you may be aware, I met a man, Mr. Earl Shoaff. With his ideas and inspiration and the help of a very close friend, I worked my way past the minefields of worry and disaster, and out into the clear air of mental sunshine. And if I did it, anybody can do it.

I’m not saying it’s easy. It took me almost a full year to kick the worry habit. It took practice and much effort, but it was well worth it. Remember, don’t ask for the task to be easy, just ask for it to be worth it. Don’t wish it were easier - wish you were better.

Don't ask for less challenge - ask for more skills. Don't ask for fewer problems - ask for more wisdom. It's the challenge that makes the experience. And life, and its color and meaning and adventure for you, is this collection of experiences. To wish them away is to wish your life away.

So, let's get to worry and what it is and what it does, how to define it, and what to do about it. And let's do it with eager, high hopes that it won't be long until you will be free of the worry habit and on your way to the life and lifestyle that you want.

## ***Worry Is Wasted Mental Energy***

First of all, let's define worry. There are many ways we could describe it. Worry is fear - painting pictures in your mind. And if you watch that mental movie too long you get a false picture of how things really are. Worry is a mental broadcasting station and more often than not it is false or at least distorted propaganda. Worry has that sneaky way of stopping short of giving you all the facts. Worry is often the trickery of mentally filtered facts on the negative side, and the bold declarations that these are all the facts.

Worry has the mental audacity to suggest that the elevator only runs one way - down. Many times worry is a five-alarm bell for a wastebasket fire. And worry is a depletion of constructive emotion. It's wasted mental energy. It's like letting the starter run the battery down when the car won't start. And worry is most often a lack of all the facts: a lack of full understanding, a lack of total information, and an unpreparedness of ability, knowledge, talent, courage, faith, and all the other virtues. That should give us a better definition of worry. And remember, left unchecked, it can become like a mad dog loose in the house. And the sorrow and pain and regret are too large a price to pay, not to do something about it. And to do it now.

You see, if you contemplated the total sum of human suffering long enough, it would drive you mad. You must understand how life is: human suffering, man's inhumanity to man, war, disease, and poverty. But it must be in what I call its rightful ratio of your mental and emotional time.

So much for what worry is.

## ***Get Free of the Worry Habit***

The next question is - What can I do about it? What is the first step? My best advice on this is to first recognize worry for what it is, admit what it does, and then decide that you now want to be free. It first starts with decision on your part. And may I add, well you should decide.

- Why let worry continue to take money out of your pocket and bank account?
- Why let worry any longer keep you from becoming all you can be?
- Why let worry rob you of better friendships, better business, better profits, better results, better communication, and better family relations?
- Why impose your worry on others any longer? It's a burden you can get rid of, and a monkey you can get off your back.
- Why not be rid of those sinking, nagging, feelings that all is not going to be well, that you can't do it, that it won't work out for the best?

Worry is undue concern that takes up too much of your mental and emotional time. Now, we must all be concerned. Hey, life is no joke except to the jokers. Life and how to live it is a serious matter. It is risky, full of peril. And there are constant threats to the good we want and to the pursuit of happiness. However, it is undue concern, or concern that takes up too much mental time that begins the harm.

It's like a family planning a wonderful trip. While they certainly should be concerned about the condition of the car, the tires, and making sure they picked the proper route, it would be foolish to allow themselves to be completely turned negative with the thought that they might crash and kill the entire family. If that were the case, even if they went, the entire trip would be turned into one nightmare of fear with a specter of chaos looming around every curve, rather than enjoying the wonderful trip they had planned for themselves and their family. A lot of people do that with their entire life.

So, start to make these declarations and if you mean it they will start you on your way to confidence and adventure free of the worry habit. Say first:

- I've had it with worry.
- I'm tired of being beaten down and hassled with all those negative mental pictures.
- I refuse to be tricked by false facts.
- I'm really not that weak.
- Never again do I want those sick feelings inside, those mental false alarms.
- I'm tired of the drain on my resources.
- I'm tired of the embarrassment of the lack of confidence.
- I don't want people, especially my family, to see me in this state anymore.
- I've got more to offer.
- I refuse to let my life be short-circuited any longer by letting my mind run wild with a distorted view of the facts, whether I bring it up or if it comes from someone else.

Prove it to yourself. Think back over all the things that you worried about, all the fantastic, catastrophic events that your well-meaning advisors had told you were going to happen. Be pleased that none of them ever happened to you. Or else you would not be alive today. Ninety percent of the things you worry about never happen anyway. All of us have had these well-meaning advisors who want to appear larger in the eyes of those they wish to advise and who immediately rare back and describe every single bad option they can think of that might possibly happen. By the time they have finished the one who has come for some confidence and some help wonders why he even bothers to live anymore. And the fact is those things are never really going to happen anyway.

Bring to question now what your mind tells you or what others tell you and pledge not to go for false alarms. "I've had it" is a good beginning. This first step will start you arguing with your worry thoughts. Soon you will start to examine your fears and worries to see if they are valid. And you won't let your mind play those mental tricks any longer.



## ***Give Worry A Bad Time***

It is possible to destroy any emotion you have, including worry and fear by a very simple process. And that is, analyze it to death. Drag it out on the table and look at it. Weigh it against all of your past experiences. Make sure this one can stand against all the past facts you have. You will now start to use worry instead of letting worry use you. It's a beginning. Being in control instead of out of control. You will now let concern and the first signs of worry prompt you to learn, ask questions, and look at all sides in order to evaluate true, positive, constructive action.

Now you can say, I will let fear advise me of the facts, but I won't let fear tell me these are all the facts. Nor will I let fear determine my reaction to the facts. I will gladly take up the war of faith over doubt, reason over fear and positive expectation over worry.

So, talk to yourself right now into a change of attitude. Be persuasive, go all out. Show yourself the hell if you don't and the good life of answers and progress if you do. Say to yourself, what a fantastic feeling it must be to stop the panic drain on my mental energy, emotion, and physical strength. Imagine putting all that saved energy, and emotion, and strength into my action plans for the good life.

Hey, accept the challenge, believe your beliefs, doubt your doubts, and stay on the campaign to give worry a bad time. Like being your own conscientious judge say, "I've had it with the presentation of a one-sided story. I sustain the objection that worry has failed to bring out all the facts. I despise these mental courtroom maneuvers that try to belittle my client – me. I demand the whole truth. And if worry will not be silent, I may cite him for contempt of the court of reason." Call up that scene often, when worry wants to hassle you with the same old tricks and the same old results. It will work every time.

## ***Cash in On Life's Opportunities***

Okay, let's move on to some really positive steps. If you can survive all that has happened to you up to this moment in your life, in spite of doing and thinking many of the wrong things, imagine how you can succeed by now starting to do some of the right things.

First, the best answer to worry is confidence. And confidence starts first with awareness. Here is one of the most important lessons in life to learn: Life and business is like the changing seasons. And the real challenge of life is to learn how to handle the winter and take advantage of the spring. In short, that's it. You see, winter always comes. But so does the spring. Night follows day. But also day follows night. Sure the tide goes out, but it always comes in. Opportunity follows difficulty as surely as difficulty follows opportunity.

I have written and recorded much on how to take advantage of the spring, how to cash in on life's opportunities, work hard all summer, learn more ways to plant and protect what you invest. And to reap in the fall without complaint knowing it's your harvest and you've reaped what you've sown.

For this subject, however, let's talk about how to handle the winters. Those times when worry like winter takes its heavy toll. So, we tell it like it is. Winter always comes. So does the night. Some happenings in our life will always be a cause for concern. And sometimes concern turns to worry, and worry turns to fear. But remember that is to be expected. Each day, each event, each season, brings both expected and unexpected challenges, that we must think about and make decisions on. Life is like a stream that flows continuously. The better we understand that, the better chance we have to produce good results out of all of our challenges.

May I suggest something to you? I have a friend who is an avid skier. You know something; he can only ski in the wintertime. You can only hunt the elk when the snow falls in the high mountains and drives them down. That's called wintertime. You see, it's all right if it's twelve below, just be prepared for the winter. And here is a good thought, a full well-developed human being will find a way to take advantage of the winter, not just handle it. The big challenge is to make something out of each opportunity. Now, if

winters are always going to occur in our life, shouldn't we benefit from them too?

Come the next winter, you could be on the inside looking out, seated by a warm fire, in the company of a good friend, and those unique feelings of security in spite of the circumstances or the season. Begin to know now that the night will pass and as you learn to grow and progress, you will better understand how to handle every night and better live every day.

## ***See It Better***

Here's some of the best advice I have on worry. First, don't be afraid to face the facts of life. It is not negative to understand that the winters always come. Don't be faked out. Don't clip the word impossible out of the dictionary. Sure, the Bible says all things are possible. But I don't really understand all that means. My daughters ask me, "Have you ever tried putting toothpaste back in the tube?" Don't say I don't want to hear the problem, I don't want to see the difficulty, don't show me the weeds, don't say anything negative, only see the positive. That's foolish. There is a thin line between positive thinking and kidding yourself. And remember there is also a thin line between faith and folly.

Here is the key. Humans have a unique ability to see it as it is, and they also have the ability to see it better than it is. One is called fact; the other is called faith. Faith you develop - facts you acquire. The facts you acquire are essential. It's like belief; you constantly must find facts to support your belief. Faith says I will move mountains. It doesn't say I will move mountains if someone gives me a bulldozer, I will move a mountain if they will build me a road up there, if the weather's nice, if they give me a shovel. Faith just says I will move mountains. Faith doesn't ask for a result to prove its existence. Faith is because it is. And remember people die for faith. And some people give up everything they own, their life, for faith.

Many years ago over in Vietnam a Buddhist monk did a very clever thing. He did the ultimate in political dissent. He burned himself to death. That toppled the government. That was faith. Totality begets totality. Here is a good prayer: "Help me to see it as it is, and help me to see it better than it is. And then inspire me to act."

## ***Work Hardest on Yourself***

Facts and faith and action - what a combination for personal progress. And action puts fear to flight. An Old Testament phrase says: "watch the ants you sluggard, consider their ways and be wise." Not a bad suggestion, the study of ants. What do they do in the summer to prepare for the winter? That's a lesson in life and survival. Happiness, wealth, peace, security, success, safety, friendship, reward, results, and all human achievement comes from a growing ability to understand and handle the changing seasons.

And so we come right back to the theme of our entire enterprise. Self-development. Learn to work harder on yourself than anything else. The key to all success in economics or mental health, is self-development. It will all change for the better when you change for the better. It's what you become that really counts. And you are the only variable. So a good statement is: *You can't be all positive. You can't be all confident. You can't be all faith. But confidence and faith and courage and inspiration can dominate over worry and fear.*

Physical and emotional forces are always at work. And something will win and conquer. Make sure you give yourself the best chance to get mental and emotional domination over all of your challenges.

And here is one of the master keys to the good life. Developing the intelligence and accepting the challenge of putting all of your emotional experience into their rightful ratio. Beginning this progress can bring about the most dramatic changes. You see, disappointment is like winter, it always comes. It is foolish to say, don't be disappointed. But you must learn to discipline your disappointment. If it dominates fifty-one percent of your time, you're in trouble. Continued heavy disappointment is like twelve months of winter. And twelve months of winter leaves very little alive. Use the guidelines of seasons to adjust to all the meaningful things that happen to you.

So concern, fear, and disappointment like many human emotions serve a useful purpose as long as they are kept in their rightful ratio. Left unattended the weeds take over. Disappointment rules. Worry breaks lose. Fear gets the upper

hand. And doubt moves in. But managed, worked, given human action with will and knowledge and purpose, and gardens overcome weeds. Faith overcomes doubt. And confidence pushes worry into a small place.

## ***Self-Confidence Is the Best Foundation***

The second major key to mastering worry is to respond. Build up inside of you that heavy desire to be free, to get on with building your life and lifestyle. Too much is waiting to delay. Take a new look at your opportunities. Figure out new ways to seize them immediately and make them work for you. And here is a key, bring a new dedication that you will master yourself with enough discipline to be more than qualified to do the present job and prepare yourself for the next move up. Expose yourself to every stimulation possible that will put all this in perspective.

Now let's move on to a very important point. And that is - the best answer to worry is confidence. First, self-confidence. I can better handle next winter. I have a strong shelter. It is stocked with supplies. I now know how to take advantage of the spring. I'm going to plant better crops, and bigger crops. I can last through the summer. I won't quit this time. I'll study weeds and how to get rid of them. I'll be less frightened of the changing weather and the quick storms. In the fall I will exercise more care and reap what I have without complaint and blame nothing for the amount of my harvest. I'll learn to save a fair portion so that I can survive the bad seasons when the out of control hailstorm comes and it all goes wrong.

Now, we must consider this, the most fatal deterrent to self-confidence is guilt. Not doing all you know how to do to the full extent of your present ability weakens the foundation for confidence. The biggest part of worry comes from the lack of this personal confidence. And lack of confidence comes from two major things. First, no goals or plan, and second, no daily discipline to achieve. The inaction to cure or handle small tasks is what starts the guilt process. And that always tends to make you look at what is wrong and expect the worst. So, listen to the voices of creative experience. Let nature, experience, wisdom, books, everything, speak to you and teach you. Remember, both opportunity and challenges await action. Everything yields to diligence. It's not what you can do. It's what you will do that counts.

An undeveloped ability comes from three problems. First, lack of inspiration to find out. Second, lack of reasons to learn. And

third, lack of applied time and action for developing those abilities. Remember, humans are remarkable, a marvelously functioning entity. Imagine how uniquely your body and mind have survived and managed to function in spite of all the worry. Humans don't die easy. They die hard. Develop a plan for your life rather than aimlessly drifting through it, the victim of circumstance.



## ***Prepare Your Plan***

Create your own environment and learn to control it. You control your own mental environment by developing yourself. So go on a crash program to clean up decisions. Get things done. Get other things set up and started and organized. Start doing all the things that would make you feel better. Exercise, diet, reading more books. Open a floodgate of positive moves in the right direction.

And, be thankful. Add up what you do have. Make an actual as well as a conscious mental list of all you possess, tangible, as well as intangible. In view of the four billion other inhabitants of the world yours is probably an incredible list. That list and being thankful should then lead to the big steps of discipline. The discipline to sit up and listen, the discipline to pay attention, the discipline to give people and kids the gift of your attention, the discipline to be alert, take care of yourself, rest, eat properly, the discipline to talk well and practice good manners. Courtesy is contagious.

Take one day and see what a variety of positive steps you can take and projects you can take on. At the end of the day go over it. Write out the positive steps, the progress on projects, the rest, the exercise, the meals, the hobbies, calls, records, conversations, and letters. And speaking of calls and letters, write at least one encouraging letter or thank you note. And make at least one encouraging phone call or thank you call every week.

Then have a friend help you, as one helped me, to get all the facts and prepare for action. From such a friendship, the greatest gift you can draw is the truth. To one of my dearest friends I said just the other day, "As my friend, do the one best thing you can do for me, and that is, tell me the truth. From there I can grow, I can start making wise decisions." We all admire poise, confidence, awareness, courtesy, good manners, courage, health, kindness, attention, beauty, speech, expression and unhurried intensity and talent at work. This can be your life.

Say with me today: "Today I will draw on all I have learned and practiced, from curiosity to confidence and I will utilize it all to meet the experiences and challenges that may come my way or that

I may seek out. And if all I know and do does not meet or match some unforeseen challenge or experience I will keep careful notes and take them to my private conference table and try to figure them out and learn and grow. Mixed in my curiosity is a thanks that I'm alive and able to see and feel and learn and handle and enjoy being human and being alive. And having been given a chance to turn challenge into experience. How great to have a mind to expand and a soul to nourish, to have hands that can feel, a heart that can experience, a mind that can inquire and learn, a soul that can soar, a body that can respond, to know love, sadness, hope, disappointment, accomplishment, failure, thrills, terror, appreciation, bafflement, wonder, awe, frustration, misery, confidence, courage, contentment, impatience, expectation, apprehension, fulfillment, music, sound, pictures, art, beauty, and harmony. To have all this happen to one is one thing, to know it is all happening is much more."

I wish for you that you might develop a growing awareness of the world around you and your possibilities in it. Develop a sense of history and destiny. And be grateful for the opportunity that you have to participate in that grand endeavor.

To sum it all up: First, understand what worry is. You now know that it can be beneficial and destructive, depending on your awareness. Next, resolve to be free of the habit. That job is up to you. To work on yourself, to get the right attitude. Next, start the daily action of first cleaning up all your current situations. Remember small achievements lead to confidence that conquers guilt. Then buy up every challenge to reach your goals. You can now handle it, the winter, the spring, and the harvest. Bring a new zeal to every problem, to every fear, to every opportunity. The inspiration from it all and the immediate and future progress will someday give you a view from the top of your goals, your adventures, and your achievements.

In conclusion, let me give you one piece of poetry that sums up what a life of adventure should be like and how you should feel. You are now a seasoned warrior. You bare the scars of honorable battle. And here is where you stand today. The familiar words of William Henley:

Out of the night that covers me,

Black as the Pit from pole to pole,  
I thank whatever gods may be  
For my unconquerable soul.

In the fell clutch of circumstance  
I have not winced nor cried aloud.  
Under the bludgeonings of chance  
My head is bloody, but unbowed.

Beyond this place of wrath and tears  
Looms but the Horror of the shade,  
And yet the menace of the years  
Finds and shall find me unafraid.

It matters not how straight the gait,  
How charged with punishments the scroll,  
I am the master of my fate:  
I am the captain of my soul.

From all of my staff and from myself personally, I want to thank you for reading. Let's do something remarkable!

# The Value of Discipline

## ***Introduction***

Of all the subjects we have covered over the years, subjects such as goal-setting, time-management, and personal development, among others, surely none are more important than that which we have decided to cover in this book. We are going to look closely at the disciplines for success - those fundamentals for discovering wealth and happiness.

But before we look specifically at those fundamentals, let's look at the major key to the good life. The major key is not in learning how to set goals, the major key isn't in learning how to manage your time, or in mastering the attributes of leadership. Everyday in a thousand different ways people like you and I are trying to improve themselves by learning how to do things. We spend a lifetime gathering knowledge. Gathering knowledge in classrooms, from books, and from life's own experiences. All of us probably have all the knowledge we need to attract all that we want. We probably have all the knowledge we need to become all that we'd like to be. But in spite of the knowledge we spend our time acquiring, most of us fall short of our goals and ambitions. We settle for a small fractional part of what we could have otherwise had, in spite of the immense knowledge we've gathered in a lifetime.

Someone once said, "Knowledge is the forerunner to success." If that is so, then why do most of us fall short of our objectives? Why, in spite of all we know and in spite of our collective experiences, do we wander somewhat aimlessly settling for a life of existence rather than a life of substance? While there may be many answers to the questions we have posed, the basic and fundamental answer is: *the absence of discipline in applying all that we know.*

That's the key word: discipline. In fact, we might add one more word to the word discipline. The other word is consistent. Consistent discipline.

You see, life is basically a process of gathering knowledge and learning to apply that knowledge in the world of life and business. But like anything that is newly learned, we must learn to use what we've learned. Better than knowledge, is applied knowledge. And

once we've applied our knowledge we must study the results of that process. And then study the results again. If the results are poor, we refine our application of what we know and try again. Finally by trying, observing, refining, and trying again, our knowledge will inevitably produce for us worthy and admirable results.

And with the joy and results of our efforts we continue to apply, refine, learn, and observe until we become swept into a spiral of achievements and progress. And the ecstasy of that total experience makes for a life of triumph over tragedy, dullness, and mediocrity.

But for this whole process to work for us we must first master the art of discipline, of *consistent discipline*. It takes a consistent, disciplined human effort to master the magic of setting goals. Or the results will be sporadic and elusive. It takes a consistently disciplined human effort to truly manage our valuable time. For our inconsistent attempts will find our time subtly stolen away by those to whom we feel obligated, or whose incessant demands are stronger than our own. It takes discipline to want to try when that nagging voice within our own mind whispers to us about the painful consequences of possible failure. It takes discipline to admit our errors and to recognize our limitations. The voice of the human ego speaks to all of us. It beckons to us to magnify our value beyond that which our results would suggest that we deserve.

It takes discipline to be totally honest, both with ourselves as well as with others. For surely our results are sometimes so commonly insignificant that we find ourselves exaggerating the truth so as to magnify ourselves in the eyes of others. Be certain of one thing, every exaggeration of the truth, once detected by others, destroys our credibility and makes all that we say and do, suspect. The tendency to exaggerate, distort, or even withhold the truth is an inherent part of all of us, and only an all-out disciplined assault can overcome this tendency.

It takes discipline to plan. It takes discipline to execute our plan. It takes discipline to look with full objectivity at the results of our applied plan, and to discipline ourselves to change either our plan or our method of executing that plan, if the results are poor. It takes discipline to be firm, when the world throws opinions at our feet. And it takes discipline to ponder the value of someone else's opinion when our pride and our arrogance leads us to believe only

we have the answers to our personal challenges. With this consistent discipline applied to every area of our lives we can discover untold miracles, and uncover unique possibilities and opportunities.

With the discipline of setting aside thirty minutes every day for reading, or as we call it, ‘tapping the treasure chest of books’, we can find answers to current and future questions. And feed data into our mental computer, both logical and emotional, that enhances our value, sharpens our skills, and polishes our sophistication.

Now, if it is discipline whose magic thread is interwoven among all worthy human actions, then what is this thing we call discipline? One good answer to this question might be that: *discipline is a constant human awareness of the need for an action and a conscious act by us to implement that action.* If our awareness and our implementations occur almost simultaneously then we’ve begun to value sequence of disciplined human activity. If there is considerable time passing between the moment of awareness and the time of our implementation then that is called procrastination, an almost exact opposite of discipline. The voice within us says, “Do the deed.” Discipline then says, “Do it now, and to the very best of your ability, today, tomorrow, and always, until finally the worthy deed becomes instinctive.” Procrastination says, “Later will do” or “tomorrow will do” or “perhaps when I get a chance.” Procrastination also says, “Do what is necessary to get by or to impress others, do what you can, but not what you must.” We are constantly confronted by these two ever-present choices. The choice between disciplined existence, bearing the fruits of achievement and contentment, or procrastination, the easy life for which the future will bear no fruit, only the bare branches of mediocrity.

The rewards of discipline lie in the future and are great. The rewards of the lack of discipline are for today and are minor in comparison to the immeasurable rewards of consistent self-discipline. But for most we choose today’s pleasure rather than tomorrow’s fortune. Surely, the creator who sits upon some distant throne looking down upon the lives of his human creation must often smile at the folly of our deeds. Perhaps he even speaks to himself the words once written by James Allen in his book, As A

Man Thinketh, who said, “They curse the effect but they nourish the cause.”

## ***True Discipline Is Not Easy***

Now, let's take a closer look at discipline for the three steps to become disciplined. First, true discipline is not easy. Most people would have to admit that it's easier to sleep until ten o'clock rather than to get up at seven. It's easier to go to bed late, sleep late, show up late, and leave early. It's easier not to read. It's easier to turn on the television than to turn it off. It is easier to do just enough than to do it all. Waiting is always easier than acting. Trying is an easier approach than doing. Wouldn't it be fascinating if we wouldn't have to make the bed, or do the dishes, or pay the taxes? For whatever the reason, the system in which we find ourselves is designed to make the easy things the most unprofitable. And the most profitable seems also to be the most difficult.

Life is, and always will be, a battle between the life of ease and it's momentary rewards and a life of discipline and it's far more significant rewards. Each has it's own price, the price of discipline or the price of regret. We'll pay one or the other. To choose the disciplined life today, to put aside ease and tranquility now and to work smarter and longer than most, is painfully difficult. Your friends are at the beach while you sit at your desk or in the library. That is difficult. But if you make the effort, if you'll pay the price of discipline now, you'll find that the future rewards will be worth the price. Now, for those who select the life of ease, for those who choose to coast now and work later, for this great majority will come the price of regret. Regret is when your friends say, "I wish I had started earlier." Or who loses his or her job, or family, or health, and who during a time of tragedy and despair pauses to look back at what could have been, or should have been, at what they would do if given another chance. What we wish we had done is the voice of regret, speaking in a sorrowful tone, at a time when there is no going back. No second chance. No, "what would I do differently?" Choose one or the other, but both will have their price. The price of discipline or the price of regret. One costs pennies, the other a fortune.



## ***Discipline Must Be A Full Time Activity***

Okay, we've suggested that the first lesson on discipline is that it's not easy. Now, here is the second. Discipline must be a full-time activity. We said earlier that the best form of discipline is consistent discipline. You see, the discipline that it takes to make your bed everyday is the same discipline necessary for success in the world of business. If we're willing to give ourselves the liberty to be disciplined in one area of life, and undisciplined in another, then the area in which we remain undisciplined will create habits that destroy our self-discipline in the areas we've considered to be important. Consistency cannot be inconsistent. *Discipline is the mind being trained to control our lives.* Discipline is a set of standards, which we've selected as a personal code of conduct. And it's our willingness to impose upon ourselves the requirements for honoring these standards. Once we've adopted those standards of behavior and conduct we are committed to honor them. And if we do not, then there is no disciplined activity. We find ourselves announcing our standards to our relatives, our friends, and our associates, but living in a way that is opposite to what we've said. This leads to a loss of credibility among those who watch our inconsistencies. And more importantly, to a loss of confidence within ourselves.

And perhaps if there is anything worse than one who is inconsistent in applying his or her self-imposed disciplines, it is one who has never considered the need or the value of discipline at all. They seem to wander aimlessly, changing procedures, changing standards, changing loyalties, and shifting frequently from one commitment to another, leaving behind a trail of broken friendships, unfinished projects, and unfulfilled promises. All because of a discipline that was either non-existent or imposed so infrequently as to be ineffective.

Well, now that we've determined that discipline is not an easy matter and that there is little value in part-time discipline, let's look at the third step for learning how to become a disciplined person.

## ***For Every Disciplined Effort There Is A Multiple Reward***

This third step is not meant to be instructional, but it is meant to be one of life's unique promises. It is one of the principles covered in our Challenge to Succeed seminar and in a single phrase it simply says: "For every disciplined effort there is a multiple reward." That's one of life's great arrangements. It's like the law of sowing and reaping. In fact it's an extension of that biblical law which says that if you sow well, you reap well.

And effort, a disciplined effort in the spring, in the season of opportunity, will produce a reward come the fall. Now here's the unique part of the law of sowing and reaping: not only does it suggest that we'll all reap what we've sown, it also suggests that we'll reap much more. If you plant a cup of wheat in the spring, the law says you'll get a bushel of wheat in the fall if you've had the discipline to plant in the spring and if you've had the discipline to protect your crops through the hot season of summer.

Life is full of laws that both govern and explain human behavior. But this may well be the major law worth studying and mastering -- for every disciplined effort - a multiple reward. How clever. If you render unique service your reward will be multiplied. If you're fair, and honest, and patient with others your reward will be multiplied. If you give more than you expect to receive, your reward is more than you expect. But remember the key word here, as you might imagine, is discipline.

Everything of value requires care and attention. A child requires discipline, consistent, unwavering discipline during his or her early years. Or the sporadic, inconsistent teachings of the well-meaning parents will create confusion and unpredictable behavior. Our thoughts require discipline, because left to their own; our thoughts will wander as though hopelessly lost in a maze. And remember confused thoughts produce confused results.

It takes discipline to change a habit. Habits once formed become like a giant cable, a nearly unbreakable human instinct, which only long-term disciplined activity can change. We must unweave every strand of the cable of habit, slowly and methodically,

until the cable that once held us in bondage now becomes nothing more than scattered strands of wire. It takes the consistent application of a new discipline, a more desirable discipline to overcome one which is less desirable. And remember the law, for every disciplined effort - a multiple reward.

Learn the discipline for writing a card or letter to a friend. Learn the discipline for paying the bills on time, or being on time, or using your time in a more effective way. Learn the discipline for paying attention or paying your taxes, or paying yourself. Learn the discipline for having a regular meeting with associates or with your spouse or child or parent. Learn the discipline for learning all you can learn, or teaching all you can teach, or reading all you can read.

For each discipline - a multiple reward.

For each book - new knowledge.

For each success - new zeal.

For each challenge - new understanding.

For each failure - new determination.

Life is like that. Even the bad experiences of life provide their special contribution. But a word of caution here for those who neglect the need for care and attention to life's disciplines. Everything has its price. Everything affects everything else. Neglect your own discipline and there will be a price that must be paid. All things of value will be taken for granted with the passing of but a little time. That's what we call the law of familiarity. Without the discipline for paying constant daily attention, all things become vulnerable.

Be serious, life is not a practice session. While you're preparing for bed if you are inclined to toss your clothes into the chair rather than hang them in the closet, be careful. It could suggest a lack of discipline. And remember that a lack of discipline in the small areas of life can cost you heavily in the more important areas of life. You cannot clean up your company until you learn to apply the discipline for cleaning your own garage. You cannot likely be impatient with your children and patient with your distributors or your employees. You may have difficulty telling others to recruit more or sell more when that instruction is inconsistent with your

own conduct. You cannot admonish others to read the good books when you do not have a library card. Look around you at this very moment in time. What might you be doing that needs attention, that needs a new discipline, a new commitment, or a new decision?

Remember, this book was not meant for entertainment. Life is too valuable for you to allow good ideas to be taken casually. Or as though the words or questions were meant for someone else. Perhaps this week while you're studying ideas on self-discipline, have you driven along in traffic impatiently blowing your horn at someone ahead of you who isn't moving fast enough? Perhaps you're sitting alone reading, only because you've had a disagreement with someone you love or who loves you and your anger won't allow you to speak to that person. Would not this be an ideal time to examine the need for a new discipline, on forgiveness or patience with another person's need for the time to grow and discover themselves?

Perhaps you're on the threshold of giving up or starting over or starting out, and the only missing ingredient to your incredible success story is a new and self imposed discipline that will make you stay longer, try harder, and work more intensely than you ever thought you possibly could. And remember the greatest and most valuable form of discipline is the one that you impose on yourself.

Don't wait for things to deteriorate so drastically that someone else must impose discipline into your life. Wouldn't that be tragic? How would you possibly explain why someone else thought more of you than you thought of yourself? Why someone else forced you up early and into the marketplace when you would have been content to sleep in and let success go to someone who cared more about themselves than you cared about you.

Your life, my life, the life of each one of us on this spinning blue white planet is going to serve as either a warning or an example. A warning of the consequences of neglect, self-pity, or lack of direction or ambition. Or an example of talent put to use. Of discipline self-imposed and of objectives clearly perceived and intensely pursued. The material we will cover together in the discipline for success is the best we've been able to cover in a lifetime. The fundamentals for wealth and happiness are exactly what the title implies – fundamentals. But remember, the greatest ideas and insights, unless combined with disciplined human

activity, are just that, ideas and insights...philosophical gems of thoughts that serve little practical value. In the end, when the conversation is over, or when the training class has ended, or when the book has been placed back on the shelf, it is your own discipline that will be the magic catalyst that gives substance and depth to your plans and dreams.

In the ideas that follow lie the keys to the good life, the fundamentals for success, happiness, and pride in your own magnificent accomplishments. Once you've gathered up these ideas and these new insights, it will take your own discipline to make the basic fundamentals and your own instinctive responses to life's challenges and life's opportunities. The ultimate question cannot be whether you are going to make the fundamental disciplines your own. The question is, When?

With the intense and consistent application of worthy disciplines, we, you and I, and those we know and can influence, have the individual and collective capacity to change ourselves, our income, our attitudes, our lifestyle, and our affect on other people. We can change opinions, and we can change directions. We can change leadership. We can even change the direction of our nation. We have the chance. We have the capacity. We have the answers. And, we have the abilities. The elements are all there, including the freedom to try or even not to try. Only the discipline is missing. And that element and the decision to use it lies within all of us. The choice is ours. The time is now.

***If not us, who? If not now, when?***

## How To Become Financially Independent

### ***The Value of Money***

How to become financially independent – what an exciting subject! Mr. Shoaff told me when I was 25 and first met him, “Mr. Rohn, in my personal opinion financial independence is a worthy goal.” He really said that for a reason. Because a lot of people are having problems with financial independence. They have some moral issues really confused in their minds about the value of money, or the danger of money, or having too much money, or that the true values of life are not wrapped up in money, so that money doesn’t really matter that much. Some people have some big problems in this area.

And I’ll admit I had some. When I first started making more money in one month than my father made in one year, I was very disturbed by that. And guess what, for a long time I wouldn’t even tell my parents. I didn’t tell them. I said, “What are they going to think? I make more money in one month than my father makes in one year. How can I tell them?” And I was really confused about that. I was really bothered by that, for quite a while. I think it was several months.

Here’s when it ended. I finally worked up the courage to tell them how I was doing. I was trying to figure out some way to put it, to break the news to them so that it wouldn’t be too great a shock. When I told them what I was doing, what was happening, what was going on, they were just incredibly delighted. They were terribly happy, terribly excited, and I discovered that I’d worried and been bothered all those months for nothing. Because I had this in my mind: ‘how am I going to justify it? How am I going to work this whole thing out? How are they going to feel?’ And sure enough, I had just conjured all this stuff up in my mind and it really was not real. But some people really have some problems on financial independence because they feel that the morality of earning lots of money is a very valid question.

Every once in awhile, after my seminar, someone will say, “I think you talk too much about money and success and that is not

where the good life is. The good life is not just money and success, making a lot of money, and doing well financially.” And I understand that. I really do. I have pondered those subjects all these years. And I don’t want to make it seem like just going for money or financial success is where the true values are. They are not. And hopefully in my seminar I have enough in there to try not to mislead people that I’m just thinking of financial success. Mr. Shoaff said to me, “In my opinion, financial independence is a worthwhile objective” and he said, “Here’s why. Jim, once you get money out of the way, you can’t believe the other dimensions of your life you can work on. Once you’ve solved the money problem, now you’ll have more time to work on certain other projects of your life that will really start to grow and expand. For that reason, I think financial independence is a worthwhile objective.”

## ***Do As Much As You Can***

I know part of it is a moral question. There is a Bible phrase that says, ‘the love of money is the root of all evil’. But I’m sure the phrase is probably more correct in saying the love of money, the love of money. Now, when I did start getting some of those big, big bonus checks way back in those early days, my first crack at money, I wasn’t too worried about whether or not it was going to ruin me. One of my friends, who had a wealthy friend, when he started making a lot of big money said, “I don’t know if I should give you all this big money or not, money has ruined a lot of people.” And my friend said, “Just try me one time, let’s just see.” We’re all willing to go through it that first time. But, I know it is a moral question. Sometimes it is just something you have to wrestle with.

But, here’s what I found out. Financial independence is not something you have to throw away all other values to acquire. You don’t have to throw them all away. Now, you could, and that would be foolish. If there are half a dozen major values and you threw away five to go for one, that would be foolish. But in my opinion you really don’t have to. Now in the moral question, for those who press me a little bit about talking too much about money and finance, and being successful, I have another question in response, in sharpening up my debating skills. *If you could do better, should you?* That’s pretty good on my side of the debate, right? If you could do better, should you? Sometimes people use the moral question as an excuse to be lazy, and not to improve.

Then on the other side, part of it is just the challenge to see what you can become, regardless of what the amount is. A man said to me one time, “Well, Mr. Rohn, I’m making about fifty thousand dollars a year, isn’t that enough?” And I said, “Yes, it’s enough if you’re bumping your full potential. But if you’re capable of a half million dollars a year, you’re somewhat of a loser.” See it’s not the amount that counts, it’s the extent of your reach that counts. That’s what we want to do, employ the full extent of our reach, whatever that amount turns out to be. If it’s five thousand a year, that’s wonderful, fantastic. If you’re really extending yourself economically doing the best you can, and those numbers turn out to be five thousand, wonderful. If it’s fifty thousand that’s



wonderful. If it's a half million, wonderful. As long as you're extending yourself, your mental personal capacity to its limit, whatever those amounts are, those are the amounts.

Mr. Shoaff had this simple, simple philosophy:

*How far should you go? As far as you can!*

*How much should you learn? As much as you can!*

*How many books should you read? As many as you can!*

*How much should you earn? As much as you can!*

*How much should you share? As much as you can!*

*What should you accomplish? As much as you can!*

That's a good philosophy!

## ***What's Your Money Plan?***

What could I do in comparison to what I am doing? What could I do to extend my reach? Am I fully employed? Good questions. And I think that's the answer to some of the moral questions. If you're properly using your eight hours and you're extending yourself, and you're doing your best, whatever that amount is, that's the amount.

Financial independence is a worthwhile goal if you can finally set money aside as being such a major object in trying to accomplish and set aside paying the bills. Mr. Shoaff said to me, "Mr. Rohn, I think the only way to get money out of the way is to have plenty." So, I went for that.

Here's what else I found out. The time you've already set aside for labor is enough time to become wealthy. If you're working eight to ten hours a day that's about it, you can't put in more than eight or ten. But if you'd better utilize that eight to ten, and you doubled, tripled, quadrupled your income that would be okay. Just better utilization of the time you're already spending laboring, just better use of it. If you start throwing your health away by going for the money and working twenty hours a day, and slighting all your friends, and walking away from your family, now you've lost all the other values just to go for one. And that would be shortchanging yourself.

But let me give you a few clues on financial independence. Part of it depends on the plan you have. It isn't necessarily how hard you work, or whatever else you sacrifice to go for it. You really don't have to do that. Most of us live long enough. And especially in this country of unique prosperity we have chances enough to fairly quickly, before too long, solve the money problems of our lives. One of the major reasons why most people don't is because they're operating on the wrong plan.

And here's the key. *It's not so much what you earn, as what you do with what you earn.* According to the latest figures, the average person in this country now, in a working lifetime, makes half a million dollars. The question is at the end of the working lifetime...where is it? Some people have it, and some people don't.

They both earned it, but they both didn't keep it. And part of it is, just simply operating on the wrong plan.

## ***The Goose That Lays the Golden Eggs***

For financial independence here's a good book to get to start giving you some ideas: The Richest Man in Babylon by George Clason. It's a good book to start with on financial independence. It's a neat little story; it will give you some great ideas. Here's the theme of the book: *learn to live on seventy percent of your net income*. This is just a suggestion plan, learn to live on seventy percent of your net income. Net simply means after taxes. Because that's the only money you get to see anyway. Jesus, the master teacher, said, "Pay Caesar first." And in this country Caesar takes it before we ever see it. So, Caesar gets paid. Give Caesar what belongs to Caesar. In translating this into kids' language, we call it the care and feeding of the goose that lays the golden eggs. Everybody's got to be taught the care and feeding of the goose that lays the golden eggs. You don't tear up the goose and divide it up. Somebody says "I got me a handful of feathers," oh no, someone else says "I got me a wing," oh no. Poor goose. We won't have a goose very long. You must care and feed the goose that lays the golden eggs.

You may say, well, the goose eats too much. That may be true. Maybe we all pay a little too much in taxes, I'm sure. The president is trying to get through the congress some way to reduce our taxes, so the goose won't eat too much. Every goose has an inclination to eat too much. The government spends too much money. The goose is overweight. I understand that. But we're all a little over. Everything by longevity tends to get off course. Everything needs to be corrected. That's just part of life. The longer something goes, the more tendency it is to eat a little too much, indulge a little too much, try to gather up a little too much power. That's just natural. And the government is the same way. You hire someone to be a servant in your house, and now they want to take over. You say, "No, I hired you to take out the trash, not to run the house."

By longevity, people just gather up, gather up, gather up, more power, and whatever. And then it's got to be corrected and put back in place. Everything needs to be corrected. Our diets, our lives, our friendships, our marriages, everything tends to get off

course. It goes along pretty well and then it starts to drift, we've got to bring it back, it starts to drift, we bring it back, it starts to drift. That's just part of life. So the goose does overeat, I understand that. Perhaps we do pay too many taxes. And the government does spend some of our money a bit recklessly, I understand that. But Jesus did say you've got to take care of Caesar. Because part of Caesar's responsibility is to be the goose that lays the golden eggs. We do have to have a society, we do have to have a government or we have no market. And among the governments of the world we do have to protect ourselves. Someone has to pay for the radar, and the Polaris submarines, and the B-52's, and the missiles. Someone's got to pay. I don't mind picking up my share of the radar, and hiring someone to watch it, to make sure 'they' stay over there. We've got to do that. We've got to care and feed the goose.

Mr. Shoaff taught me to be a happy taxpayer. That was a whole new thing for me. Be a happy taxpayer, not a reluctant taxpayer! You've got to care and feed the goose. And in this country you know it's just a portion of our incomes. Maybe it's a little too much, but pay it happily anyway. Maybe they'll straighten it out and it will come down a little bit. Just pay it gladly. We have to have the army, and the navy and the air force and the submarines, and the battleships. We have to have a show of strength. We have to be a leader among the free world. We really do. And all of that has to be paid for, so I don't mind picking up my share. And everybody ought to pay his or her share. In my personal opinion the poorest of the poor ought to pay federal income taxes, even if it's only a dollar a year, so they have the sense of contributing to the care and feeding of the goose. Instead of just taking they also contribute. At least a dollar a year so that they have a sense of helping to pay for the safety and the security of the country. With our present army, navy, air force, governmental structure, and what safety we do have around the world keeps us here secure in our homes. Where we can work and enjoy each other's commerce possibilities, trade goods and services, and make money, enjoy ourselves, and have parties. Now if someone is willing to do all that out there while we're here having fun making money and having parties I don't mind picking up my share of the tab.

So, Caesar's first. Pay Caesar first. Then what you have left after paying Caesar needs to be divided up. The book, The Richest

Man in Babylon gives you some suggestions on how to divide up your money and where to put it, so that you'll have a good plan. Everybody needs a financial plan. Because here's how you surely wind up broke: spend all you make. You just wind up broke. Now in those early days I spent more than I made. That's why I'm making it down to budget, to finance the deficit in my spending.

## ***Learn To Be A Capitalist***

Now some suggestions on what to do with the money you have left after taxes. One is, *learn to be enterprising*; profits are better than wages. Everybody should turn part of their income, even if it's from wages, into capital. And become a capitalist. The healthier the country becomes is going to be a result of more and more people becoming capitalists. Not just letting big business be the capitalists. Communism teaches that all capital should be in the hands of the state, and we should take it out of the hands of the individuals because they're too dumb and too stupid to know what to do with it. All we want them to do is just show up and do their work and go home and behave themselves and stay out of trouble. And we, the government will take care of the capital. Now see, in this country we don't believe that. Communism teaches that everyone should blend in to the mass of the glory of the state. And we all say to heck with that; the state is the servant. And all glory to the individual. That's what we believe, in capitalism. Take the capital and divide it up among all the people and let the people start a business and start this thing going with commerce and interchange of goods and services. And we will create a dynamic society unprecedented in the history of the world. And we've proven that's true. But communism says give the state all the capital. And we don't believe that. We believe that everybody ought to be capitalists, use it in their own way. They'll think of things the state can't think of. And they'll react much quicker than the state will. The state is always two, three, four years late. The government is always late and they always spend too much money. Capital ought to be in the hands of the individual. Now if you don't use capital and become a capitalist, pretty soon, guess what? The capital will all start going towards the state because the society has to survive

Be a capitalist. Make sure you've turned part of your income into capital. You can teach kids how to be enterprising and capitalists from the time they're little. You teach them how to have two bicycles, one to ride and one to rent, to earn money. And teach kids how to earn money, not just how to get a job. Teach them how to be enterprising. Teach them how to sell. One of the best ways to learn about life is to just get out and sell something. And little kids

can sell. Teach them how to buy a bottle of soap for two dollars and sell it for three. Right down the street, because your market is next door. You don't have to go very far. Teach kids how to knock on doors. "Mrs. Brown, I've got this soap, it's the finest in the world." Teach them how to do that, and then teach them all the advantages of being a kid.

Some people will buy from you just because you are little. They will. It's an advantage, and the smaller, the better. So, teach them how to be little. And you have to hurry because you won't be little forever. Get out there and take advantage. So the little kid knocks on the door and says "Mrs. Brown, I've got this soap, it only costs three dollars and it's the best there is, and I'm your neighbor, I can take care of you. You should buy it. And besides I'm little." Mrs. Brown says, "Hey I appreciate you coming by, that's really nice, I appreciate that. But look, I've already got plenty of soap." The little kid says, 'Let me come in and check.' Kids don't mind doing that. They know how to overcome objections; you don't need to give them classes. They're incredible.



## **Ten, Ten, Ten, Seventy**

Now when the little kid makes a sale and has three dollars, what you have to do is not only teach him how to get the three dollars by making a sale, now you have to teach him what to do with the money. It's very simple what to do with two dollars, set it aside so you can buy another bottle of soap. The kid says, "Well, that makes sense, otherwise you'd be out of business." That's right. And I know some adults who are a little short on that information. So you have to set aside two dollars. The kid says, "Okay, then I have a dollar to spend." No, if you spend that you'll wind up like most people age sixty-five – broke.

And then take them to that part of town where people are sixty-five and broke and show them. Let them walk around the neighborhood, drive around. And the kid says, "I don't want to live like this." Say to him, "Fine, now here's what you do with your money."

You have to show them. Sometimes you have to go and touch and look and see what you don't want so you'll make arrangements over here not to ever be there. Remember that movie that came out where they took the kids to the jails, "Scared Straight." They let them visit with the prisoners and first-hand they looked around and saw these bars in the jails and prisons, and talked to some of the prisoners. And first-hand got someone to say, "Whatever you do don't come here." Now that's not some minister saying, "Don't go there," that's the man saying, "Don't come here, whatever you do, let me show you what it's like. Here's where I have to sleep, I can't get out. I have fifteen more years to spend here." The kids' eyes get real big saying; "I don't ever want to wind up here." That's good. And to teach us all, we just have to go where it is, where people have had the wrong plan. And that's sad, right? To look back and say, "I picked up the wrong plan at age twenty, look where I am, who talked me into this plan? I bought the wrong plan."

So, the kid says, "What do I do with my dollar?" Here's what you do with your dollar. Ten cents is for the increase of capital. Everyone ought to have the same plan. Ten cents out of every dollar should be for the *increase of capital*. The kid understands

this right away and says, “Now that’s true, if you saved up your dimes and could buy two bottles of soap instead of one, you save yourself a trip.” That’s right. Now, not only do you save yourself a trip, some people will sell you two bottles cheaper than one. You buy one bottle for two dollars, and they’ll sell you two bottles for \$3.80. And the kid says, “How clever, then when you sell it, you make more money.” That’s right. That’s why you have to accumulate your capital, because everybody benefits from it. They get to sell two bottles instead of one at a time, so it’s better for them. And it’s better for you, and it’s better for everybody. Now you’re starting to teach commerce, capitalism, how to earn money, how to be responsible, and mainly what to do with it.

Another ten cents is *to give*. Charity. I really should have put that first, right after Caesar. Jesus said, “Pay Caesar first, then pay God.” Charity. Some churches teach ten percent and that’s good. Give it to the church and let them distribute it, or distribute it yourself, but make sure you put back part of what you take out. Charity. Some people are less fortunate. Some people live tragic lives and they need our help, so set aside ten percent to help those that are unfortunate and cannot help themselves. Ten percent for giving. And a good time to learn this ten-percent for giving is when you’re little, because it’s pretty easy to flip a dime out of a dollar. But it’s a little more difficult to give a hundred thousand out of a million. Somebody says, “Oh, if I had a million, I’d give a hundred thousand.” But I’m not that sure. That’s a lot of money. We’d better learn it now, just in case we get the big stuff and won’t turn loose of it. Develop the habit now of the ten cents. Kids should learn with the first dollar that they get how to divide it up. Because if you let a kid, when he gets his first dollar spend it all, you’ve already started him on the wrong habit pattern. Now, what if they do that the rest of their life? They will be in serious trouble. So you have to teach them what to do with the first dollar. Or as quickly as possible correct what might be wrong.

So ten cents for charity, ten cents for increase of capital, and ten more cents is *for investing*. The Richest Man in Babylon says to use ten cents to pay off all your bills, which is good. Now you can start using it for investing. But pay off all your bills first, all the little accumulation of credit cards and all that stuff. There is a Bible phrase that says, ‘the borrower is servant to the lender.’ And

as quickly as possible you don't want to be a servant anymore. What you want to be is a lender, not a borrower. Get on the other side of the table as soon as you can. The borrower is servant to the lender. Once you've got all those little bills paid off, just clean it all up. Now you have some money to invest.

## ***Invest Your Money***

Here's where you should invest some of your money – in financial institutions. So that it provides a larger capital pool for successful people to borrow and start big businesses that you, at first, can't start. They can build big factories and employ lots of people. There needs to be a collection of capital so that people can borrow it. And guess what they will do when they borrow your money – pay you for the use of it. So you teach kids how to put their money in savings accounts, in financial institutions.

In Australia a man said to me, "I'm recommending everybody put their money in gold, take it out of all the banks." I said, "Then you will bankrupt the country. You can't do something and teach it to everybody else if it's going to bankrupt the country. You can't be totally self-protective. You must care and feed the goose that lays the golden eggs. If you're going to drive on society's streets, and walk on society's sidewalks and indulge in society's commerce and goods and services in the community, you've got to do your share to care and feed the goose. You can't grab yours and put it in gold and hide it and put it in the ground. If everybody did that we would have no society. So you can't teach something that if everybody did it, would wreck the whole thing." He said, "Well, I never thought about that." And I said, "That's obvious." You must think and ponder what's going to help all of society. Somebody says, well I'm going to grab everything I've got and barricade myself, go off to a cave in the mountains, and wait with a gun. Well, if everybody did that, then the world would be over and God would have to start all over again. Which he's done on occasions. But most people didn't enjoy that process.

So, what's going to help everybody? What's going to help commerce? What can I do as my part on taxes and my part on savings, and my part on helping financial institutions that will build businesses and employ more people and keep the health of the country going and alive? You just have to think. Not just about yourself. Self-thinking is for the development of skill. Now we need to think outward about what can I do, my part, my ten cents, my percentage. And you can teach this to kids. *Put your money in financial institutions.* The kid says, "Well, do you get it back?" Sure

you get it back. They just borrow it for awhile and give it back to you. And they also pay you interest on it. They pay you money for using it. The kid says, "How clever."

And then you give him the blockbuster. He says, "Yeah, but what do they pay kids?" And you give him the good news, "The same rate as they pay adults. Now you can start acting big. Because now, number one, you are a lender instead of a borrower, and you're getting paid as much as adults. Even if you're ten they pay you the same percentage." The kid says, "Wow."

Now then, you also have to teach kids how to be happy taxpayers. Kids become taxpayers as soon as they spend money. They go down to the local store and spend fifty cents. The shopkeeper wants what else? Three more cents. The kid says, "It says fifty cents here." The shopkeeper says, "It's fifty three cents, you have to give me three more cents." The kid says, "Well, what's that for, who gets that money?" Now at age ten he's a taxpayer. Three cents he has to cough up, out of his hard-earned money. He earned it - it's his. The shopkeeper says, "You have to give me three cents, it's taxes." And the little kid says, "I'm only ten." It doesn't matter. At ten you become a taxpayer.

Teach kids how to be happy taxpayers and what the three cents is for. Otherwise they will be confused. So you teach them what the three cents is for, "See the sidewalks and the streets, everybody can't make their portion of the street, they don't have the equipment. So what we do is we all gather up this money from all of us and we pay somebody to pave these streets and these sidewalks. So you have something to ride your bicycle on and you can go places." And the kid says, "Well, that makes sense, here's my three cents. I'll make my contribution." It's part of the care and feeding of the goose that lays the golden eggs. And you also teach kids, "See the police car going by - you own that. It's yours. And the guy in it is one of your servants. He's called a public servant. So at age ten you have some servants. They're taking care, keeping the bullies away. When you get in trouble, give a call." Once kids understand, once people understand where the money goes, what it's for, then you make the happy contribution, divide up your money gladly instead of reluctantly. Then you can change a lot of this inner turmoil and you get more excited about participating, doing your part, learning skills, and growing. So that you become

an incredibly unique part of society rather than a reluctant part, and a foot-dragging part, and an unhappy part, and a miserable part, and you do it with animosity instead of joy. So you can imagine with the complex of society and how it would change if everybody had those feelings. But if enough of us do, we'll be able to affect all the others, at least in some measure.

So now we have thirty percent set aside. Learn to live on seventy percent. Caesar first, then God, ten cents for increase of capital, and ten cents to invest. *Live on seventy*. Once you get doing extremely well, you can even start living on less and less and less. Because that amount is more and more and more.

## ***Your Financial Statement***

Now a few more tips on financial independence. If you haven't done it in a long time, put together a financial statement on yourself. A financial statement is simply a piece of paper divided in half. On one side is all the list of your assets, the value of your assets. On the other side of your paper is all that you owe, called liabilities. Then you subtract one from the other and that is called your net worth.

Mr. Shoaff asked me, "Have you put together a financial statement recently?" I said, "I never have put together one." And he said, "Well, now's the time to do it." And I wasn't too happy about putting together that first one and said, "Well, it's not going to look that good." And he said, "It doesn't matter how it looks, you have to have one. To get where you want to go you have to first know where you are." To say, "Where am I?" Without kidding anybody.

This first financial statement - you don't have to publish it in a public record. It's for your own private eyes to see. But you have to see where you are. Take a look. When I put my first one together I had no problem with the liability side. That was a long list, the finance companies, they were all on there. Money I'd borrowed from my parents, it was all on there. On the asset side though I really started scraping the bottom of the barrel. I put the value of my shoes on there; I put shoes at ten bucks at least. I mean I'm scraping, so I won't look so bad. So, if you're putting together your first one, whatever you have to do, make it look as good as you can. But also, make sure it's accurate. Make sure you take a good look at where you are.

Now then, play this financial independence program like a game. Be delighted in reducing your liabilities and increasing your assets. Once I got the hang of this I started putting together a financial statement about every thirty days, sometimes even less. If I knew the picture had changed quite a bit I'd draw up a new financial statement. So I could put away the old one. Here's my new one. You just play it like a game. And then learn to be excited about reducing your liabilities.

## ***Be Enthusiastic***

Mr. Shoaff taught me how to pay my bills with enthusiasm. That was a whole new thing for me. He said, “The next time you pay a hundred dollars on an account put a little note in there that says, ‘With great excitement I send you this hundred dollars.’” He said I wouldn’t believe what it would do on the other end, when they got that note. He said, “Most important of all, you won’t believe what it will do on your end. Now start to part with your money with excitement and enthusiasm.” He started changing my whole opinion about money and about paying my bills and about capital and learning to live within restricted limits. He got me excited about it. A big part of what you do with your plan is going to be your attitude about it. So develop a whole new attitude about your money. Remember that it’s not the amount that counts, it’s the attitude and the plan.

He got me to open my first savings account. He said to go down there with excitement to open it up. I’d never had a savings account. I told him I didn’t have any money to open a savings account. He asked me if I had ten dollars. And I told him I did have ten dollars and he said to go get it open. It’s not the amount; *it’s the plan.* So I marched down to the bank and opened my first savings account. Now that took a little bit. I’m a grown man. I said to the lady who waited on me at the bank, “I want to open a savings account.” And she said, “Fine, what’s your name?” I told her and she said, “Mr. Rohn, just fill this out.” I filled it out and said, “There it is.” She looked it over and said, “That’s fine, how are we going to get this started?” I said, “Put ten in.” She asked, “Ten what?” I said, “Ten dollars.” Now, Mr. Shoaff had said to be enthusiastic but I had trouble there. I’m 25, married, my family is starting, I’m working, I’ve been to college, and I’m opening up my first savings account with only ten dollars. That was tough. But Mr. Shoaff had said to swallow hard and just go do it, do it with excitement because it will change. It’s the plan that counts -- not the amount. So I put the ten dollars in and said, “Hey, this doesn’t look like much, but I’ll tell you what, before long I will have the largest savings account in this bank.” She said, “Well, if you say so.”



Guess what? Within less than two years I had the largest savings account in that bank. In less than two years! Mr. Shoaff was right, it wasn't the amount, it was the attitude, and it was my new plan. I got excited about rearranging my life, putting it together.

## ***Know Your Money***

Keep strict accounts. Have you ever heard the expression, "I don't know where it all goes?" Let me give you probably one of the most important phrases of the whole lesson. *You have got to know where it all goes.* You've just got to know.

The Rockefeller boys said their father and grandfather made them keep track of every penny they got and where it went. It's called habit. You've just got to know where it's going, what's happening, and get a handle on it. It's part of how you become financially independent. Because I found out early in the game when I was making pretty good money, that you could make five thousand dollars a month and go broke. Somebody asked how you could go broke making five thousand dollars a month. It's easy, spend six thousand. And nine months from Thursday it's over. If your outgo exceeds your income, your upkeep becomes your downfall. You have to know where it goes. So keep strict accounts. When you can, start investing, start a little business on the side, do a little buying and selling. Some people got incredibly wealthy in real estate in the last twelve to fifteen years, unbelievable. Be on the lookout for buying. Now, collectively, for us in doing business, we have somebody who specializes in looking for investments. But until you can afford that kind of luxury, where people can look and find places to put your money to get best advantage of making it useful as well as making money, you have to be sharp enough on your own to do some buying and do some selling.

You can even teach kids how to make proper investments. What if kids bought light bulbs three years ago and just set them aside, put them away. They went down to Safeway and bought them, brought them home and put them under the bed or in a closet, three years ago. What are they worth today? Two or three times as much as they were three years ago. How would you like to make that kind of return on your money? Incredible. A kid says, "Light bulbs, I never thought about that." Just buy some and set them aside. Buy one, buy ten, buy a dozen, or buy a hundred. Save up your money, put it in light bulbs. Set them aside. Three years later, now you have some light bulbs to sell. At an incredibly inflated price. The kid says, "Yea, but where do you sell light

bulbs?” To the same people who are buying your soap. Just right down the street.

Financial independence. Put your plan together and get your family excited about it. Get the kids excited about it, your husband, and your wife. This is something that everybody works on, everybody has a financial statement, everybody is knowing where it's going and everybody has a celebration every once in awhile when the assets are going up, and the liabilities are coming down, and the net worth is changing. Make it a source of celebration.

We're among an incredible group in comparing financial statements. I think the major guy in our group is worth about fifty million dollars. He becomes an incredible incentive for the rest of us. It's nice to have somebody around that's carrying that kind of heavy. It gives you something to shoot for. You may say, "Hey I'm looking pretty good," and then you see somebody's financial statement and you say, "Well, I have a ways to go." Play it like a game, get excited about it. Develop the skills in how to earn money. Think of enterprises, investments, developing more skills so you can earn more money. But then have an incredibly excellent plan on what to do with your money. And sure enough, very quickly, the first year, the second year, the third year, you can't believe the changes that will start to be made. And the major change, of course, is in your own self-confidence. And that's where riches come from, self-confidence. It's not the growing bank account, it's your growing awareness that you're in charge, you've got a plan, and you're on track. It's changing because you changed it. It's different because you made it different. It's growing because you made certain commitments to yourself. And those kinds of feelings are where the treasure is.

Because the true treasure is in personal development. Happiness is not contained in what you get. Happiness is contained in *what you become*. But sure enough, what you become is related to what you get. So you can take a look at what you've gotten and have great satisfaction that you're the one who designed it, you're the one who defined it, you just didn't let it drift and get into trouble. You made the changes - you made the hard decisions. So for your own financial independence, get the book, get some other books, do some reading, make it a game, play it, have a plan,

change your attitude, become a happy taxpayer, pay your bills with enthusiasm. Put all this together and I'll tell you what – it will start to change!

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