JIM ROHN’S CHALLENGE TO SUCCEED
FIVE MAJOR PIECES TO THE LIFE PUZZLE

Great Formula – There are usually about half a dozen things that make 80% of the difference. Always look for the few things that make the most difference. – effectiveness, productivity

Ex: Good health – half dozen things that will make 80% of the difference.

Success is based on basics, fundamentals. There is nothing new – few simple things. Practice and get better at the fundamentals.

What list do you use to check if you are getting a little bit off?

MAJOR PIECE NUMBER ONE – PHILOSOPHY

Philosophy is simply what we know and how we think about what we know. What is important to us? Big effect. The way we think. What goes on in our mind, our thought, ideas, and information? Comes from all areas of our life.

A job is important because it keeps our kids from starving. Our philosophy determines how a person orders his day – develops values.

A person’s philosophy is the greatest determining factor in how their life works out.

A person’s personal philosophy is like the set of the sail. The wind blows on all of us all called circumstance. Why do we end up in different directions? Because the difference is in the set of the sail. How you think and how I think will make the difference where you are in 12 months and where I am in 12 months. Not circumstance. It’s the way you think – the set of your sail.

One of our challenges is the fine tune our thinking so it will establish for us a very strong philosophy that will help to influence what we do that will change the course of our income, that will change the course of our bank account, that will change the course of our life, that will be the greatest determining factor in our lifestyle – all of sum total life. The greatest influence is going to be our philosophy.

So if there is one thing I am going to work on, it is going to be the way I think, the way I look, the way I perceive. I am going to improve my decision making process as to what is valuable. Does that make sense?

The major influence on what you are going to do tomorrow is what your think. It’s the sum total of the things you’ve learned up to today. It’s why you’re going to work tomorrow. What you’re going to do tomorrow. What you think is valuable.
Here is where you can radically change your life and your income. Start coming to better conclusions. Give up some old conclusions that you have had for several years and recognize that is not the way to think. Start making amendments to your philosophy. It will have an immediate impact on your income and your life.

Let's start working on our philosophy. It's very important to know.

**T – F “What you don’t know, won’t hurt you.”** - Wrong – What you don’t know can hurt your income, your savings account, your life, and your health.

**T – F “Ignorance is bliss.”** Wrong – Ignorance is tragedy, devastation, loss of life. Not knowing is terrible.

You must get a flow of ideas and information so you will have knowledge so you can determine what is valuable. You got to know. There is nothing worse than being stupid. Being broke is bad. Being broke and stupid is really bad. Nothing much more worse unless you sick, broke, and stupid.

We got to have the information. Change in a short period of time.

Where do we pick up ideas and information?

1) **PE – Personal experience.** One way to learn how to do it right is do it wrong. Key is don’t do it to long. If you’ve done it wrong for 10 years, we suggest that’s long enough. Don’t say “I’m going to do it 10 more years just to prove a point. No!

I’d better chart a different course; this one is not working that well.

Great question: “You’ve now been working ___ years, how are you doing?” If the answer is, “not very well”, “I suggest you not do that anymore.” Isn’t _____ years long enough? Wouldn’t _____ years prove something own way or another? Isn’t _____ years a lot of experience?

If you’re off tract, could the next five years be different than the last 5 years? You must think, change mind, amend your philosophy. Use the decision making process to determine what is valuable. Start working immediately on the valuable, your whole life will change, income, bank account, properties, equities. Start thinking – examine your personal experience – keep notes. Here is what I have been doing for a year, how is it going? Are you keeping score, books, numbers. Crossing your fingers won’t work. Keep learning – make better decisions so you can have a better day, week, month, year, and life

2) **OPE – Other People’s Experience –** We can all use a little coaching. When you’re playing the game, it’s hard to think of everything. Take time out – listen to tapes, watch videos, read books, refine knowledge so you can make a better decision as to what’s valuable. It can have an immediate effect on your life. Learn from two types of people:

1) Failures – what not to do. Can be very valuable. Find out what poor people read and don’t read it. Be a quick learner and figure out not what to do.

2) Successes – study people who do well – be a student, gather the knowledge, the ideas, the information.
Ways and means:

1) Be a good observer – take a good look at each day. What’s going on – government, society, economy? Most people are just trying to get through the day. Learn to get from the day. See what’s going on, be alert, be awake.

2) Be a good listener – concentrate – focus. There are so many voices that want our attention. What do you choose to listen to? Selective listening. Find something of value – tune out some things make good decisions based on listening.

3) Read all the books – have a library – you got to read books. Three major questions:

a) How much money have you saved and invested in the last 5 years? Who sold you on your plan? Have you bought the wrong plan? You can be a nice guy and love your family and work hard and do the best you can but you can still buy the wrong plan. Think about the future. Do I need to change my plan?

b) In the last 90 days, how many books have you read? Got me thinking. How many books do you think there are? Best answer: All the books you need to make you as rich and as healthy and as powerful and as sophisticated and as successful as you want to be. All the books that you need have already been written. You need to read the books so you can be inspired by them so you can be instructed by the, so you can change your plan and rearrange your life. In the last 90 days how many of these books with such treasure have you read.

c) In the last 12 months, how many classes have you attended to improve your skills or to develop new skills.

Does your score reflect where you are in your life? What am I missing that if I pick up on can make a great deal of difference in how my life and my future and my wealth and my income and my bank account will look like. What am I missing? Ask these question yourself. It will make major changes in your life.

Have you read the book “THINK AND GROW RICH?” I’ve read it several times. What if a nice guy works hard all his life and never reads the book? He just missed the book. Did it make an impact on his life? How about the book “THE RICHEST MAN IN BABYLON?” by Richard Clason. Imagine age 40, teenager says, “Daddy, how come we are not rich? Find out, he didn’t read the book, nice dad, never read the book. Don’t miss the books that can have an impact on your life. Good phrase: “The book you miss won’t help!” Put a library together. Read two books a week. “I’m a poor reader.” Then you need to change that. Take a class, change and amend.

What do you think about books, ideas, seminars, information that can be life changing – change you health, save you life, change you bank account, future, fortune, accelerate your life style, your productivity of life treasures, equities, everything.
Keep a journal – make it a part of your library. Don’t trust your memory. Capture ideas – read again – be a buyer of empty books. Take notes to refine your philosophy, help you with the decision making process – come up with what’s more valuable to you.

THE DECISION MAKING PROCESS

When an idea comes our way, we put it in on our mental scale and we weigh it 1 – 10. If it is a 10 we go to work immediately – get up early, stay up late, pore it on, it’s a 10, it’s a 10. If it’s a 1 we will ignore it, put it aside. What if your mental scales are a little off? It’s a 10 but he thinks it a 1. We know it’s a 10. He won’t work on it because he thinks it’s a 1.

One reason that people do not do well is they major in minor things. Spend major time on the minor. Are you spending major time on the minors? It will take major chunks out of you income checks. You need to refine. Don’t spend major money on minor things. In the last 10 years, a guy bought two tons of donuts and 2 books. Both books had mostly pictures. Don’t spend major money on the minor.

Formula – “You don’t fail overnight!”

Failure – a few errors in judgment repeated every day.

Why – he doesn’t think it matters! An accumulation of errors can be devastating and even deadly. Here’s why it’s so subtle – at the end of one day it doesn’t seem to make much difference. Subtlety is failure – not drastic consequences – a person is on the wrong path – it doesn’t seem like it after a few day or weeks.

Success – a few simple disciplines practiced every day.

What is the major determining factor from changing from errors to discipline – philosophy.

If you change your thinking, you can amend your errors. If you can get someone to get you to look down the road and they see that they are right – if I continue this journey – I can see I’m on the wrong road. What can I do? In a swift period of time, you can change from errors to discipline. You’ll see the progress after a short period of days – life change.

Simple disciplines – motivation isn’t the answer. If a guy is an idiot and you motivate him, he is a motivated idiot. You need to change their philosophy. Make people think. Spend time refining your own philosophy.

You don’t have to change much to make changes. A few simple disciplines. All disciplines affect each other. Everything affects everything else. Not to think so is naive. Everything that you do will be affected by doing something better.

Easy – something that you can do if you worked at it.
How come most people are not successful? The answer – **It's easy not to!**

The things that are easy to do are also easy not to do. The major reason that most people in America are not as healthy and as rich and as powerful and as sophisticated as they want to be – neglect.

Good health habits – study health. “An apple a day keeps the doctor away.” Easy to do. **Easy not to do.**

It’s easy to read a book – it’s easy not to read a book.

Refinement of philosophy and beliefs – it’s easy. Success isn’t hard – it’s easy. But failure is also easy.

**The power of the future** is an awesome force – you can borrow it. There is a price to pay for the promise – price is easy when promise is strong. You can’t succeed by yourself. We all need each other.

**Powerful – When all of us understand how valuable each of us are.**

**Powerful – When each of us understands how valuable all of us are.**

How do you feel about yourself – what is you self worth. Understanding self worth is the beginning of accelerated progress. What is your brain worth if you put it to work – reading the books, taking the extra classes – pondering the extra refinements of philosophy – the influence can be a miracle working process.

Refine you intelligence and philosophy. Make good decisions that can change your health and your fortune. Shouldn’t you get busy on the things that are easy to do? Shouldn’t you come to grips with pondering the subtleties that might have kept you from becoming rich up until now? That if you changed in the past would put you is a lot better lifestyle.

Philosophy is the logical side.

**MAJOR PIECE NUMBER TWO – ATTITUDE**

Attitude has to do on how you feel. It’s the emotional side. What do you think about the government, taxes, income, money, and success? It has a profound affect on your income and your health.

1. How do you feel about the past? Do you have a healthy attitude? Use the past as a school, not as a club. Don’t beat up yourself. Past lessons, error and successes – gather them up and invest them in the future. It will change the course of the next 12 months drastically.
2. How do you feel about the future? Do you set goals? Humans can design the future and borrow its inspirations to invest in the activities of today. Be well planned. Emotions must go to school to learn. What shapes our attitudes? How come we feel the way we feel? Three great determining factors.

1. Choice – you can feel however you want to feel. Philosophy – learning the decision making process

2. Association the people we associate with. Who am I around? Don’t be naive. What are they doing to me? Where have they got me going? How do they have me talking? What have they got me thinking? What have they got me saying? What have they got me doing?

3. Is that OK?

You have three choices-

a) Disassociate – influence is to powerful – subtle- jerk you off course vs. nudge you off course Do thoughtfully.

b) Limited association

c) Expanded association – find some people that have good values and spend more time with them. Find people who are where you want to be – easy to do – expand influence. It can come from books, cassettes, videos, classes, teachers, and mentors; spend a little more time with someone who has the value.

MAJOR PIECE NUMBER THREE – ACIVITY

What we do - labor, work, activity. There is a price to pay. Is the price worth it? It is the only way to produce new life – labor pains. Labor – major price of new physical, financial, economic, healthier life. The price is discipline and activity. Must find delight in labor. Major piece of puzzle - productivity. God – work 6 days, rest 1 day. There are lots of nice guys who bought the wrong plan. Don’t rest too long. Weeds take over the garden. There is an erosion of value that starts immediately when you rest. Make rest a necessity, not an objective. The objective of life is not to rest – it is to produce. Only rest long enough to get the strength for the next discipline. It’s in the discipline. It’s not in affirmations – affirmations without discipline is the beginning of delusion. Affirm the truth. If you are broke, affirm you are broke – that starts the thinking process. What went wrong? Chance for life change. “The truth will set you free.” Must understand the truth – “Daddy, why aren’t we rich?” “I’ll tell you son why were not rich, I smoked it.” “In the last 20 years, I spent a fortune on nonessentials.” That’s called the truth. Subtleties of his errors have brought him to no good end. If he turns his life around, his thinking, and his discipline around in the next 5 years, he can go for average to fortune, from pennies to values. Any day you can change it all. Any day, you can open the book that will open your knowledge and your mind, any day you want, you can practice the discipline – you can wait a day, a week, a month or until spring or you can do it immediately. Any day you wish you could change your whole life. You cannot let errors of judgment lead you down the wrong path engaging in something other than the discipline. Half dozen things that change each area. Keep coming back to it. Activity – book in the bible about activity – ACTS.
A big share of the power of your life’s future is wrapped up in what you do. It’s worth a great deal of thought – What are you going to do? No wonder he became wealthy, look what he did. Part is going to be what you think, part is going to be your philosophy, part is going to be your attitude and how you feel about yourself and life and the future, and about human beings, and about circumstances and about a whole long list of things. A big piece in the scenario of your success is going to be what you did. What did you do? Can you refine some of your disciplines and have some of the same success and the answer is “yes”. Any day you want to start that refined thinking process of amending your discipline you can change the next 12 months to a degree you cannot imagine let alone the next 12 years. Discipline! What can you do? The most remarkable things. Amend your philosophy and amend your activity to such a degree you can start on a brand new journey. You can do it. It’s easy. Just pick up some of the disciplines. Go for them. Best place to start – “List of I shoulds” Start on the basics. Once you start on new disciplines, your self worth starts to sore. Engage in the miracle process called activity. Build a foundation, a ladder - a little discipline each day. Start with small disciplines – rule yourself – just try it – give yourself 90 days. Activity. Let no other delusions rob you or your fortune or health and wealth, or friendships and lifestyle. Not short cuts.

MAJOR PIECE NUMBER FOUR – RESULTS

Results are the name of the game. Why refine our philosophy – to change the results. Why read more books, to change the results. Why work hard to amend our feeling and emotions so we have a refined attitude of things that are going around us – to change the results. Why refine my activity and learn new skills, to change the results. You can chop down a tree with a hammer but it takes around 30 days. If you trade your hammer for an ax, you can chop down the tree in 30 minutes. The difference between 30 days and 30 minutes is skills (tools), not desire. Refinement of discipline, refinement of activity, why go through the process - to change the results. If the results are not there, something is wrong. You just bought the wrong plan. All you got to do to change results is go back and fix the plan. You got to look at results often. You can’t let too much time go by, before you ask about results. Key – often we must weigh and count and measure to see how we are doing.

Most people’s plan for financial independence is work hard and hope for the best. Cross fingers. There is a better way. Check your results often. “How are you doing?” Life simply asks us to make measurable progress in reasonable time. Creates purpose and value. We all face the same circumstances. You must be reasonable with time. Five years is too long and too late.

Check your health and progress often. The more often something happens. Success is a numbers game. How many pounds overweight should you be at age 50? 10lbs, 20, 35, 30, more? Wrong numbers.

Check you number often – personal, health, business, financial. Ask the right questions. Number of books read.

How many years do you want your child to spend in 4th grade? If they are nice kids, are you going to give them several years? NO! One year is enough time. Have a look at the end of the day, at the end of the week.

If you are suppose to approach 15 people this week, is it legitimate to ask on Friday, how many calls did you make? 1 – 15. Just need a number. BE mature enough to ask your own questions. Take your own count and measurement. It’s the name of the game! You need the proper response to lack of results.
Story of the talents. Three servants. Everyone had something. Master returned and went over the numbers. How did you do? Important life question. It is my personal opinion that if you have 2, in a reasonable time; you have to go to 4.

"Come on!" How many properties do you own now. How many properties will they let you own in America? If you don’t own any, then you might as well live somewhere else. Wouldn't you want to go for everything that liberty and democracy and free enterprise offers? Wouldn't you want to go for the whole deal while you're here? You can't go from one to one. Life is more promising than that. Check you results. Find out if your activity needs to be defined.

Time management – spending major time on minor things – Need process to change results “Success isn't everything.” I thought it was! Isn't it the name of the game? See what you can do with your life. Money is not the only measure of success but it is one. Money is easy to count. How are you doing? I don’t know, lets count. How much should I go for – I don’t know. “I’m making $50,000 per year and my kids aren’t starving. Isn't that enough? That’s a good philosophical question. What ever you find to do, do it will all your might and strength, and power. How much should you earn – the best you can do. The difference is effort. If you can make ½ million dollars and you make $50,000 – that is a loser. If the most you can make is $10,000 and you make $10,000, that’s good. It's the extent of your reach. Don't settle for less than you can do. Deteriorating effort erodes self-confidence. Pulls down self worth. Every life form in the world strives to reach its maximum except human beings. How tall will a tree grow – as tall as it can. Why not human beings – we have been the dignity of choice.

Choice #1 – to be less than the capacity to be, earn less, have less, do less, or

Choice #2 – to do all that you possibly can – earn, give, strive, produce as much as you can. Read every book that you can. All of us have the choice – to be all or to be less. See what you can do – that’s the key.

Ant philosophy – never quit. Think winter all summer and think summer all winter. Gather all he can during the summer – anything less is naive.

MAJOR PIECE NUMBER FIVE – LIFE STYLE

Life style is the kind of life you make for yourself out of all this. How you chose to live and how you design your life. If you wish to be wealthy, study wealth. Learn yourself. If they offered Wealth 1 and Wealth 2 in high schools, would you have taken it? If you wish to be happy, study happiness. Design you own life happiness. Money won’t make you happy; it will make you more of what you are. Study life style. How to be happy with what you got while you pursue what you want. Don’t have to postpone it. The art of living well.

PERSONAL DEVELOPMENT

Personal development is one of the greatest transitions you can make. A friend asked Rohn; “How come you haven’t done better up until now?” Blamed everything, government, taxes, company, inflation, interest rates, it cost too much. Big problem with your list – you ain’t on it!

It cost too much – no – you can’t afford it.
Everyone has the same 24 hours – Why are some people rich and some people poor. We all have the same circumstances. It’s not what happens; it’s what you do about it that matters, and how you feel about it. The difference is what you do.

I sure hope things will get better, then my life will get better. NO! It isn’t going to change. After day comes night – not going to change. What are the 2000’s going to be like – about the way it’s always been. It isn’t going to change. If it isn’t going to change, how will my life change?

Here is the key: WHEN YOU CHANGE. FOR THINGS TO CHANGE FOR YOU, YOU’VE GOT TO CHANGE. Wish harder, NO. Vote different, NO. You have control over your own personal life. For things to get better, you have to get better. If you change, everything will change for you. Think different and better. Go from no goals to some goals. Clean up the list of “I shoulds.” What are you going to do the next 90 days? The least little change will provide inspiration for the next change. Start measuring you progress. You don’t have to be the same after today, only by choice.

Personal Development – demand that you will grow. How can your savings account get larger, how could your life style change – you have to change. Learn to work harder on yourself than on your job. A job will make you a living. Language, intelligence, knowing, growing, getting better, patience, change will be dramatic.

To attract attractive people, you must be attractive. Make measurable progress. Big challenge. Become all you have the possibility of becoming – stretch yourself to the limit. Expectations must by high – what are you expectations. Chance to play on a team. Don’t join an easy crowd – you won’t grow – responsibility – max skills. Become valuable – become all you can be – for your family. Let’s see how valuable you can become in the next 1–2–3 years. Go for your fortune. How many fortunes are there?

Earl Nightengale – THE STRANGEST SECRET.

Build you library – books, cassettes, journals, seminars, notes.

Do what you have to as quick as you can so you can what you want for as long as you can.

Designing the next 10 years –

“Let me see your current list of goals.” If you don’t have a list, that’s where we better start. If you don’t have a list of goals, it is pretty easy to predict where you’ll be one year from now. About where you are right now.

The best way to change where you’ll be 12 months from now is to start designing a better place for you to arrive at 12 months from now. If you don’t design your own plan, chances are you’ll fall into someone else’s plan. Guess what? They may not have very much planned for you. You may get neglected. Design you own future – goals – reasons. Reasons make the difference on how the next 12 months work out. You probably have enough intelligence but you probably lack enough reasons. Reasons can change the whole scope of your life. Your day can become more effective if you invest it in better reasons. It is important to write them down. Journal. Don’t just think about what you’d like to do and where you’d like to go, and what you’d like to have, write it down. Your goals will change and will need to be reviewed and redone. Decide what you want and write in down.
Economic goals – what do you want for financial independence. How much money can you earn in America? As much as you wish! Fortune is a matter of wish in America. There is nothing like financial independence. Financial independence is the ability to live from your own resources. You can’t believe what a good feeling that is. What could you do with the rest of your life? Set as a goal – financial freedom.

Money is not the only thing to go for but you get this done as quickly as possible, you can’t believe how much stronger and better you can go for all of the things you want called values for your life.

PROFITS ARE BETTER THAN WAGES.
THE BORROW IS SERVANT TO THE LENDER.

What do you want to be a servant or a lender? – power position. How many of these servants can I get? Put together goals on economics – goal to become a millionaire – nice ring to it – nice zeros. Make measurable progress in reasonable time. Keep checking on how you are doing. Economic progress. Accepting disciplines for economic progress doesn’t have to interfere with any other quest in your life, spiritual, family, etc.

Get brighter and smarter and better at the management of time and the management of disciplines and learn how to do it better and better and better. That’s all you have to do. Set a goal to become a millionaire for what it will make of you in the pursuit of it. Set goals that will make something of you in your pursuit.

Major reason for setting a goal – for what it makes of you for going for in and accomplishing it.

The value of your life is not what you get, the value of your life is from what you become.

I don’t need much. Then you don’t need to become much.

If you have a 6-pack and a TV set what else do you need? That’s OK.

You can’t believe what else is possible if you stretch for it, which is even more valuable that what you attain.

The greatest value is what you become in pursuing worthy goals that make you stretch, make you read, make you try, make you grow, make you change, make you develop, make you become more of what you can become – that development process is more valuable than what you get.
Set the kind of goals that will challenge you to become more than you are. Make you stretch. Virtues, motives, and skills you’ll be proud of.

Set health goals. The major question to ask is not what I’m getting, it is what am I becoming. Beware of what you become in pursuit of what you become. Make sure your ambitions are making something of you.

The greatest gift you can give to your family is for own personal development.
Greatest source of unhappiness is to be unhappy with yourself. Engage in early discipline. Accept new discipline. The key is to do your best – the best you can do is not all you can do. Push ups – do 5, rest, do 5 rest, do 7 – Why? It’s a miracle. Do the best you can do and rest a little, ability grows. Economic, business, family

Equation for success – Be faithful when the amounts are small.

**Give and it’s gone. NO. Give and you’ll receive.**

It’s not really gone, it’s invested. It’s much better to give than receive. Giving starts the growing process.

Always do more than you’re paid for. Investment in the future.

**How do you feel about the reasons you get up in the morning? Get better reasons to get up in the morning.**

Challenge yourself – see what you can become. Life would not be life in all of its value without both positive and negative. Be a student of the negative as well at the positive. Negative is not to be ignored. Negative is real. Learn to handle and master negative – bugs and weeds. Understand the value of life with positive and negative.

Some big Negatives
- Indifference – overcome with activity
- Indecision – postpone – it’s all right to make bad decisions – give you information to make better decisions – fence – get off of it.
- Doubt – creeps in- self-doubt. Believe in process of own disciplines - believe you can accomplish more this year that last year – make measurable progress – gamble on belief – gamble on faith – give it a try.
- Worry – devastating disease
- Over caution – timid vs. bold – leave the small life Go For It. What else have you got to lose? You don’t know what will happen until you try.
- Pessimism – don’t check two sides

Do warfare with even the earliest symptom of the negatives that can rob you of the your future health, fortune, etc. Don’t let those whispers take over. All the disciplines need to be in place. This is warfare.

**POSITIVE EMOTIONS – The Day That Turns Your Life Around**

1. Disgust – can have health consequences. “I’ve had it!” Sick and tired of being sick and tired. Enough is enough. I don’t want to live like this anymore. Quit lying to yourself. Admit it if your not healthy or your broke. Life changing day.
2. Decision Making – start with the easy ones – inner civil war.
3. Desire – wanting to bad enough – possible to have a revolution with desire – Pray for desire. All else is possible – find out. Better disciplines
4. Resolve – “I’ll do it” “I will”
QUESTIONS TO TAKE HOME
1. Why? Good question. Valuable question. Why do all of this?
2. Why not? Go for it all; see how much you can accomplish. Life is too long not to do well.
3. Why not you? Enjoy the sights and sounds
4. Why not now? There is no better time to start than now – Today – decision making.

The gift of being able to invest life into life. Miracles. Touch somebody’s life. Recommend books, tapes. Start with people you can touch.