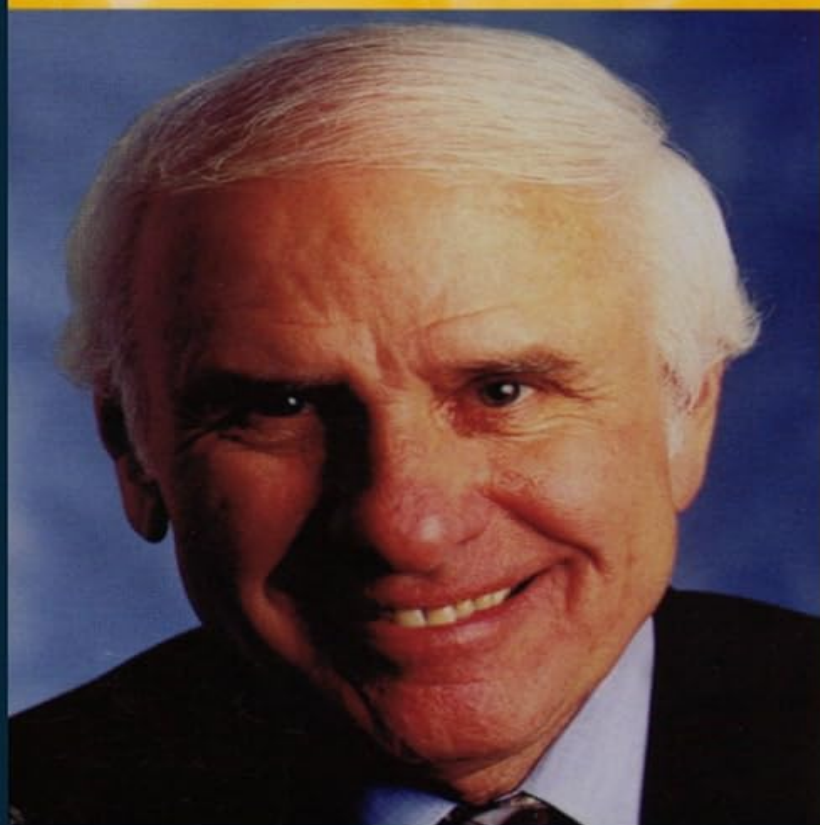


# **7 Strategies for WEALTH & HAPPINESS**

**Power Ideas from America's**



**Foremost  
Business  
Philosopher**

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**JIM ROHN**

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Power Ideas from  
America's Foremost  
Business Philosopher

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*Introduction ...*

## The Day That Turned My Life Around

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

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

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

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

Or so I thought ...

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

During the next few years I incorporated his ideas into my life ... and I prospered. In fact, I made a great deal of money. But the most gratifying experience was sharing those ideas with my business associates and employees. The response was enthusiastic and the results immediate and measurable.

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



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

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

## Chapter 1

# Five Key Words

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

### ★ FUNDAMENTALS ★

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

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

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

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

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

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

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

The key is to stick to the fundamentals.

### **A Half-Dozen Things**

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

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

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

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

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

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

★ WEALTH ★

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

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

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

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

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

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

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

★ HAPPINESS ★

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

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

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

Happiness is the skill of reacting to the offerings of life by perception and by enjoyment.

It's achieved by both giving and receiving, reaping and bestowing. It's being able to feast on harmony as well as food, on ideas as well as bread.

Happiness comes to those who deliberately expand their horizons and experiences.

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

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

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

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

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

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

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

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

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

### ★ DISCIPLINE ★

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

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

Discipline is the bridge between thought and accomplishment ... the glue that binds inspiration to achievement ... the magic that turns financial necessity into the creation of an inspired work of art.

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

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

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

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

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

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

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

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

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

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

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

What does it take to acquire discipline?

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

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

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

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

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

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

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

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

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

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

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

The exciting news is ...

**YOU CAN START ... TODAY!**

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

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

### **Action vs. Self-Delusion**

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

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

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

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