

Vitamins for the Mind

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TIME MANAGEMENT

Something will master and something will serve. Either you run the day or the day runs you; either you run the business or the business runs you.

Learn how to separate the majors and the minors. A lot of people don't do well simply because they major in minor things.

Don't mistake movement for achievement. It's easy to get faked out by being busy. The question is: Busy doing what?

Days are expensive. When you spend a day you have one less day to spend. So make sure you spend each one wisely.

Sometimes you need to stay in touch but be out of reach.

Time is our most valuable asset, yet we tend to waste it, kill it, and spend it rather than invest it.

We can no more afford to spend major time on minor things than we can to spend minor time on major things.

Time is more valuable than money. You can get more money, but you cannot get more time.

Never begin the day until it is finished on paper.

Learn how to say no. Don't let your mouth overload your back.

Time is the best-kept secret of the rich.

LEADERSHIP/MANAGEMENT

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

"We must learn to help those who deserve it, not just those who need it. Life responds to deserve not need."

"My mentor said, 'Let's go do it', not 'You go do it'. How powerful when someone says, 'Let's!'"

"Good people are found not changed. Recently I read a headline that said, "We don't teach people to be nice. We simply hire nice people." Wow! What a clever short cut."

"Managers help people see themselves as they are; Leaders help people to see themselves better than they are."

"Learn to help people with more than just their jobs: help them with their lives."

PERSONAL PHILOSOPHY

Economic disaster begins with a philosophy of doing less and wanting more.

If you want to amend your errors, you must begin by amending your philosophy.

The only thing worse than not reading a book in the last ninety days is not reading a book in the last ninety days and thinking that it doesn't matter.

Your personal philosophy is the greatest determining factor in how your life works out.

Initial response illustrates a great deal about someone's personal philosophy.

Only human beings can reorder their lives any day they choose by refining their philosophy.

The key factor that will determine your financial future is not the economy; the key factor is your philosophy.

Don't borrow someone else's plan. Develop your own philosophy and it will lead you to unique places.

If you learn to set a good sail, the wind that blows will always take you to the dreams you want, the income you want, and the treasures of mind, purse, and soul you want.

Your philosophy determines whether you will go for the disciplines or continue the errors.

Philosophy is the sum total of all that you know and what you decide is valuable.

FINANCIAL INDEPENDENCE

Shortly after I met my mentor he asked me, "Mr. Rohn, how much money have you saved and invested over the last six years?" And I said, "None." He then asked, "Who sold you on that plan?"

It is better to be a lender than a spender.

To become financially independent you must turn part of your income into capital; turn capital into enterprise; turn enterprise into profit; turn profit into investment; and turn investment into financial independence.

Financial independence is the ability to live from the income of your own personal resources.

If you depend on your company to take care of your retirement, your future income will be divided by five. Take care of it yourself, and you can multiply your future income by five.

I remember saying to my mentor, "If I had more money, I would have a better plan." He quickly responded, "I would suggest that if you had a better plan, you would have more money." You see, it's not the amount that counts; it's the plan that counts.

If you were to show me your current financial plan, would I get so excited by it that I would go across the country and lecture on it? If the answer is no, then here's my question: "Why not"? Why wouldn't you have a superior financial plan that is taking you to the places you want to go?

I used to say, "Things cost too much." Then my teacher straightened me out on that by saying, "The problem isn't that things cost too much. The problem is that you can't afford it." That's when I finally understood that the problem wasn't "it" - the problem was "me."

The Bible says that it is hard for a rich man to enter into the kingdom of heaven. It doesn't say that it is impossible!

CHANGE/CHOICE/DECISION

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

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

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

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

If you don't like how things are, change it! You're not a tree.

JOURNALS

Be a collector of good ideas, but don't trust your memory. The best collecting place for all of the ideas and information that comes your way is your journal.

The reason why I spend so much money for my journals is to press me to find something valuable to put in them.

There are three things to leave behind: your photographs, your library and your personal journals. These things are certainly going to be more valuable to future generations than your furniture!

Don't use your mind for a filing cabinet. Use your mind to work out problems and find answers; file away good ideas in your journal.

PERSONAL DEVELOPMENT

To attract attractive people, you must be attractive. To attract powerful people, you must be powerful. To attract committed people, you must be committed. Instead of going to work on them, you go to work on yourself. If you become, you can attract.

We can have more than we've got because we can become more than we are.

The big challenge is to become all that you have the possibility of becoming. You cannot believe what it does to the human spirit to maximize your human potential and stretch yourself to the limit.

Pity the man who inherits a million dollars and who isn't a millionaire. Here's what would be pitiful: If your income grew and you didn't.

The most important question to ask on the job is not "What am I getting?" The most important question to ask on the job is "What am I becoming?"

It is hard to keep that which has not been obtained through personal development.

After you become a millionaire, you can give all of your money away because what's important is not the million dollars; what's important is the person you have become in the process of becoming a millionaire.

Income seldom exceeds personal development.

What you become directly influences what you get.

SOWING AND REAPING

You must get good at one of two things: sowing in the spring or begging in the fall.

God has the tough end of the deal. What if instead of planting the seed you had to make the tree? That would keep you up late at night, trying to figure that one out.

Plant, don't chant.

One of my good friends always says, "Things don't just happen; things happen just."

The soil says, "Don't bring me your need, bring me your seed."

COMMUNICATION/PERSUASION

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

For effective communication, use brevity. Jesus said, "Follow me." Now that's brief! He could be brief because of all that he was that he didn't have to say.

You cannot speak that which you do not know. You cannot share that which you do not feel. You cannot translate that which you do not have. And you cannot give that which you do not possess. To give it and to share it, and for it to be effective, you first need to have it. Good communication starts with good preparation.

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

Learn to express, not impress.

Be brief on the logic and reason portion of your presentation. There are probably about a thousand facts about an automobile, but you don't need them all to make a decision. About a half dozen will do.

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

What is powerful is when what you say is just the tip of the iceberg of what you know.

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

ACTIVITY/LABOR

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

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

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

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

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

For every promise, there is a price to pay.

HAPPINESS

Learn how to be happy with what you have while you pursue all that you want.

Happiness is not an accident. Nor is it something you wish for. Happiness is something you design.

How sad to see a father with money and no joy. The man studied economics, but never studied happiness.

The greatest source of unhappiness comes from inside.

Happiness is the art of learning how to get joy from your substance.

Happiness is not something you postpone for the future; it is something you design for the present.

BOOKS/LIBRARY/READING

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

Some people claim that it is okay to read trashy novels because sometimes you can find something valuable in them. You can also find a crust of bread in a garbage can, if you search long enough, but there is a better way.

Most homes valued at over \$250,000 have a library. That should tell us something.

Everything you need for your better future and success has already been written. And guess what? It's all available. All you have to do is go to the library. But would you believe that only three percent of the people in America have a library card.

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

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

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

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

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

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

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

SERVICE

One customer, well taken care of, could be more valuable than \$10,000 worth of advertising.

Good service leads to multiple sales. If you take good care of your customers, they will open doors you could never open by yourself.

How do you deserve a fortune? Render fortunes of service.

You have to do more than you get paid for because that's where the fortune is.

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

SOPHISTICATION

Most people are just trying to get through the day. Sophisticated people learn how to get from the day.

Sophistication is understanding the difference between trinkets and treasures.

Don't spend major money on minor things. In the last ten years the guy has bought two tons of donuts and only two books - and the books are primarily filled with pictures.

Sophisticated people don't leave early. The man says, "Yeah, but I want to beat the traffic." Isn't that a great skill to have - beating the traffic!

It doesn't take a million dollars to learn the difference between a bottle of fine wine and a Pepsi. Sophistication is a study not an amount.

One of the early signs of sophistication is not giving way to all inclinations but rather sending your emotions to school so they will learn how to behave.

Money doesn't make you sophisticated. Only study and practice make you sophisticated. Even people of modest means can become sophisticated because it is within study and practice. How much is a night out at the symphony? About thirty dollars. You say, "Poor people can't afford thirty dollars to go to the symphony." Yes, they can. It's only thirty Hershey bars!

We must teach our children not to spend their money a dollar at a time. If you spend your money a dollar at a time, you'll wind up with trinkets instead of treasures. You can't buy much of value a dollar at a time.

GIVING/SHARING/GENEROSITY

It's best to start the discipline of generosity when the amounts are small. It's easy to give ten cents out of a dollar; it's a little harder to give a hundred thousand out of a million.

Giving is better than receiving because giving starts the receiving process.

Nothing teaches character better than generosity.

Here's what is exciting about sharing ideas with others: If you share a new idea with ten people, they get to hear it once and you get to hear it ten times.

Sharing makes you bigger than you are. The more you pour out, the more life will be able to pour in.

Somebody says, "Well, I can't be concerned about other people. About the best I can do is to take care of myself." Well, then you will always be poor.

What you give becomes an investment that will return to you multiplied at some point in the future.

When somebody shares, everybody wins.

The amount you give isn't important. What matters is what that amount represents in terms of your life.

Only by giving are you able to receive more than you already have.

PARENTING/RELATIONSHIPS

One person caring about another represents life's greatest value.

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

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

The walls we build around us to keep out the sadness also keep out the joy.

There is no greater leadership challenge than parenting.

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

Leadership is the great challenge of the 21st century in science, politics, education, and industry. But the greatest challenge in leadership is parenting. We need to do more than just get our enterprises ready for the challenges of the twenty-first century. We also need to get our children ready for the challenges of the 21st century.

ASKING/BELIEF/RESOLVE

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

There is no better opportunity to receive more than to be thankful for what you already have. Thanksgiving opens the windows of opportunity for ideas to flow your way.

Resolve says, "I will." The man says, "I will climb this mountain. They told me it is too high, too far, too steep, too rocky and too difficult. But it's my mountain. I will climb it. You will soon see me waving from the top or dead on the side from trying."

Disgust and resolve are two of the great emotions that lead to change.

PERSONAL RESPONSIBILITY

Don't become a victim of yourself. Forget about the thief waiting in the alley; what about the thief in your mind?

It is not what happens that determines the major part of your future. What happens, happens to us all. It is what you do about what happens that counts.

You say, "The country is messed up." That's like cursing the soil and the seed and the sunshine and the rain, which is all you've got. Don't curse all you've got. When you get your own planet, you can rearrange this whole deal. This one you've got to take like it comes.

Walk away from the 97% crowd. Don't use their excuses. Take charge of your own life.

Take advice, but not orders. Only give yourself orders. Abraham Lincoln once said, "Since I will be no one's slave, I will be no one's master."

You must take personal responsibility. You cannot change the circumstances, the seasons, or the wind, but you can change yourself. That is something you have charge of. You don't have charge of the constellations, but you do have charge of whether you read, develop new skills, and take new classes.

Your paycheck is not your employer's responsibility, it's your responsibility. Your employer has no control over your value, but you do.

SKILLS/SALES

Don't wish it was easier; wish you were better. Don't wish for less problems; wish for more skills. Don't wish for less challenges; wish for more wisdom.

You must either modify your dreams or magnify your skills.

You can cut down a tree with a hammer, but it takes about 30 days. If you trade the hammer for an ax, you can cut it down in about 30 minutes. The difference between 30 days and 30 minutes is skills.

The key to life is to become skillful enough to be able to do rewarding things.

Learn to hide your need and show your skill.

To succeed in sales, simply talk to lots of people every day. And here's what's exciting – there are lots of people!

Practice is just as valuable as a sale. The sale will make you a living; the skill will make you a fortune.

Selling is a person-to-person business. You cannot send the sales manual out to make the sale. Sales manuals have no legs and no voice.

In the sales profession the real work begins after the sale is made.

Sales people should take lessons from their kids. What does the word "no" mean to a child? Almost nothing.

Even if you are new in sales, you can make up in numbers what you lack in skills.

STEWARDSHIP

How much should you earn? As much as you possibly can. It doesn't matter whether you earn \$10,000 a year or \$100,000 a year as long as you've done the best you can.

The man says, "If I had a fortune, I'd take good care of it. But I only have a paycheck and I don't know where it all goes." Wouldn't you love to have him running your company?

If you wish to have power and influence over the many, be faithful (disciplined) when there are just a few. If you have a few employees, a few distributors, a few people, that's the time to stay in touch and be totally absorbed - when there is just a few.

Start from wherever you are and with whatever you've got.

NEGLECT

We've all heard the expression, "An apple a day keeps the doctor away." Well, I've got a good question for you: What if it's true? Wouldn't that be easy to do - to eat an apple a day? Here's the problem: It's also easy not to do.

Neglect starts out as an infection then becomes a disease.

Cardiovascular problems alone in America create over a thousand funerals a day... and 90% of the problem is neglect.

One of the reasons many people don't have what they want is neglect.

Problem Solving

To solve any problem, there are three questions to ask yourself: First, what could I do? Second, what could I read? And third, whom could I ask?

The real problem is usually two or three questions deep. If you want to go after someone's problem, be aware that most people aren't going to reveal what the real problem is after the first question.

Neil Armstrong once said, "You only have to solve two problems when going to the moon: first, how to get there; and second, how to get back. The key is don't leave until you have solved both problems."

Never attack a problem without also presenting a solution.

The best place to solve a problem is on paper.

EXPERIENCE

Take time to gather up the past so that you will be able to draw from your experiences and invest them in the future.

Don't let the learning from your own experiences take too long. If you have been doing it wrong for the last ten years, I would suggest that's long enough!

Life is not just the passing of time. Life is the collection of experiences and their intensity.

It's easy to carry the past as a burden instead of a school. It's easy to let it overwhelm you instead of educate you.

Be like a sponge when it comes to each new experience. If you want to be able to express it well, you must first be able to absorb it well.

IDEAS

If you wish to find, you must search. Rarely does a good idea interrupt you.

Ideas can be life-changing. Sometimes all you need is just one more good idea.

Ideas are information taking shape.

When a new idea comes our way, we must put it on our mental scales and weigh it carefully before deciding its value.

One of the secrets to success is ideas mixed with inspiration.

Nothing is more powerful for your future than being a gatherer of good ideas and information. That's called doing your homework.

PLANNING

I find it fascinating that most people plan their vacations with better care than they plan their lives. Perhaps that is because escape is easier than change.

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

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

The guy says, "When you work where I work, by the time you get home, it's late. You've got to have a bite to eat, watch a little TV, relax and get to bed. You can't sit up half the night planning, planning, planning." And he's the same guy who is behind on his car payment!

GOALS/GOAL SETTING

The major reason for setting a goal is for what it makes of you to accomplish it. What it makes of you will always be the far greater value than what you get.

When Andrew Carnegie died, they discovered a sheet of paper upon which he had written one of the major goals of his life: to spend the first half of his life accumulating money and to spend the last half of his life giving it all away. And he did!

Some people are disturbed by those tough days because all they have is the days. They haven't designed or described or defined the future.

Goals. There's no telling what you can do when you get inspired by them. There's no telling what you can do when you believe in them. And there's no telling what will happen when you act upon them.

We all need lots of powerful long-range goals to help us past the short-term obstacles.

The ultimate reason for setting goals is to entice you to become the person it takes to achieve them.

Don't set your goals too low. If you don't need much, you won't become much.

If you go to work on your goals, your goals will go to work on you. If you go to work on your plan, your plan will go to work on you. Whatever good things we build end up building us.

We all have two choices: We can make a living or we can design a life.

SUCCESS AND FAILURE

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

Failure is not a single, cataclysmic event. You don't fail overnight. Instead, failure is a few errors in judgment, repeated every day.

Don't take the casual approach to life. Casualness leads to casualties.

Success is the study of the obvious. Everyone should take Obvious I and Obvious II in school.

It's too bad failures don't give seminars. Wouldn't that be valuable? If you meet a guy who has messed up his life for forty years, you've just got to say, "John, if I bring my journal and promise to take good notes, would you spend a day with me?"

Success is not so much what we have as it is what we are.

Success is 20% skills and 80% strategy. You might know how to read, but more importantly, what's your plan to read?

Average people look for ways of getting away with it; successful people look for ways of getting on with it.

DISCIPLINE

Discipline is the bridge between goals and accomplishment.

We must all suffer from one of two pains: the pain of discipline or the pain of regret. The difference is discipline weighs ounces while regret weighs tons.

All disciplines affect each other. Mistakenly the man says, "This is the only area where I let down." Not true. Every let down affects the rest. Not to think so is naive.

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

Discipline has within it the potential for creating future miracles.

The best time to set up a new discipline is when the idea is strong.

One discipline always leads to another discipline.

Affirmation without discipline is the beginning of delusion.

You don't have to change that much for it to make a great deal of difference. A few simple disciplines can have a major impact on how your life works out in the next 90 days, let alone in the next 12 months or the next 3 years.

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

PERSEVERANCE/PERSISTENCE

It takes time to build a corporate work of art. It takes time to build a life. And it takes time to develop and grow. So give yourself, your enterprise, and your family the time they deserve and the time they require.

Americans are incredibly impatient. Someone once said that the shortest period of time in America is the time between when the light turns green and when you hear the first horn honk.

The twin killers of success are impatience and greed.

How long should you try? Until.

Some people plant in the spring and leave in the summer. If you've signed up for a season, see it through. You don't have to stay forever, but at least stay until you see it through.

INFLUENCE/ASSOCIATION

There are two parts to influence: first, influence is powerful; and second, influence is subtle. You wouldn't let someone push you off course, but you might let someone nudge you off course and not even realize it.

We need a variety of input and influence and voices. You cannot get all the answers to life and business from one person or from one source.

Attitude is greatly shaped by influence and association.

Don't spend most of your time on the voices that don't count. Tune out the shallow voices so that you will have more time to tune in the valuable ones.

"No" puts distance between you and the wrong influence.

You must constantly ask yourself these questions: Who am I around? What are they doing to me? What have they got me reading? What have they got me saying? Where do they have me going? What do they have me thinking? And most important, what do they have me becoming? Then ask yourself the big question: Is that okay?

Don't join an easy crowd; you won't grow. Go where the expectations and the demands to perform are high.

Some people you can afford to spend a few minutes with, but not a few hours.

Get around people who have something of value to share with you. Their impact will continue to have a significant effect on your life long after they have departed.

EDUCATION/LEARNING

Formal education will make you a living; self-education will make you a fortune.

We must learn to apply all that we know so that we can attract all that we want.

Learning is the beginning of wealth. Learning is the beginning of health. Learning is the beginning of spirituality. Searching and learning is where the miracle process all begins.

If someone is going down the wrong road, he doesn't need motivation to speed him up. What he needs is education to turn him around.

Don't see the mind for more than it is, but don't misread it for all that it can be.

Sharpen your interest in two major subjects: life and people. You will only gather information from a source if you are interested in it.

Education must precede motivation.

While you are in school, make sure you get the information. What you think about it, that's up to you. What you are going to do with it that will soon be up to you. But while you are there, make sure you get it. In fact, my advice is – Don't leave school without it!

Never begrudge the money you spend on your own education.

If you step up the self-education curve, you will come up with more answers than you can use.

EMPATHY/CARING

Show your contempt for the problem and your concern for the person.

Be sensitive to the plight of others. You have to know about the tragedies as well as the triumphs, the failures as well as the success.

How do you build a bridge between age 12 and age 40? By remembering.

One of the greatest gifts you can give to anyone is the gift of attention.

The more you care, the stronger you can be.

Don't operate on the heart with a hatchet.

RESULTS

At the end of each day, you should play back the tapes of your performance. The results should either applaud you or prod you.

The greatest form of maturity is at harvest time. This is when we must learn how to reap without complaint if the amounts are small and how to reap without apology if the amounts are big.

Life asks us to make measurable progress in reasonable time. That's why they make those fourth grade chairs so small – so you won't fit in them at age twenty-five!

There are some things you don't have to know how it works - only that it works. While some people are studying the roots, others are picking the fruit. It just depends on which end of this you want to get in on.

LEADERSHIP

Leaders, whether in the family, in business, in government, or in education, must not allow themselves to mistake intentions for accomplishments.

Managers help people to see themselves as they are. Leaders help people to see themselves better than they are.

Leaders must not be naive. I used to say, "Liars shouldn't lie." What a sad waste of words that is! I found out liars are supposed to lie. That's why we call them liars -- they lie! What else would you expect them to do?

We must learn to help those who deserve it, not just those who need it. Life responds to deserve not need.

My mentor said, "Let's go do it," not "You go do it." How powerful when someone says, "Let's"!

Leaders must understand that some people will inevitably sellout to the evil side. Don't waste your time wondering why; spend your time discovering who.

When dealing with people, I generally take the obvious approach. When someone says, "This always happens to me and that always happens to me. Why do these things always happen to me?" I simply say, "Beats me. I don't know. All I know is that those kinds of things seem to happen to people like you."

We could all use a little coaching. When you're playing the game, it's hard to think of everything.

A good objective of leadership is to help those who are doing poorly to do well and to help those who are doing well to do even better.

As a leader you should always start with where people are before you try to take them to where you want them to go.

CONCENTRATION

The best advice I ever came across on the subject of concentration is: Wherever you are, be there.

When you work, work. When you play, play. Don't mix the two.

Give whatever you are doing and whoever you are with the gift of attention.

On the way to work, concentrate on the way - not the work.

Pay attention. Don't just stagger through the day.

AMERICA

The Pledge of Allegiance starts with "I" and ends with "all." That's what America is all about - "I" (individual) and "all" (all of us). When all of us understand how valuable each of us is, that's powerful. And here's what else is powerful: When each of us understands how powerful all of us are.

In America we have the greatest chance for opportunity than anyone else in the past six and a half thousand years. Never in recorded history have so many different gifts from all over the world been deposited in one country.

In America, everything you need to succeed is within reach.

One of the great liberal documents of the world is the Declaration of Independence. One of the great conservative documents of the world is the Constitution of the United States. We need both documents to build a country. One to get it started - liberal. And the other to help maintain the structure over the years - conservative.

TRUTH

Very few of us are authorities on the truth. About the closest that any of us can get is what we hope is the truth or what we think is the truth. That's why the best approach to truth is probably to say, "It seems to me..."

There is nothing wrong with affirmations, provided what you are affirming is the truth. If you are broke, for example, the best thing to affirm is, "I'm broke!"

If the truth isn't enough, then you must become stronger at presenting it.

Sincerity is not a test of truth. We must not make this mistake: He must be right; he's so sincere. Because, it is possible to be sincerely wrong. We can only judge truth by truth and sincerity by sincerity.

Find someone who is willing to share the truth with you.

HEALTH

Some people don't do well simply because they don't feel well.

Some people take better care of their pets than they do themselves. Their animals can run like the wind and they can barely make it up a flight of stairs.

Make sure the outside of you is a good reflection of the inside of you.

Treat your body like a temple, not a woodshed. The mind and body work together. Your body needs to be a good support system for the mind and spirit. If you take good care of it, your body can take you wherever you want to go, with the power and strength and energy and vitality you will need to get there.

Take good care of your body. It's the only place you have to live.

FASCINATION

Fascination is one step beyond interest. Interested people want to know if it works. Fascinated people want to learn how it works.

Learn how to turn frustration into fascination. You will learn more being fascinated by life than you will by being frustrated by it.

I'm on my way to the airport to catch a plane that leaves in 45 minutes. The traffic is not moving one inch. I am now fascinated - not frustrated, but fascinated. But I must admit, it doesn't work every time.

Develop a childlike fascination with life and people.

ENTERPRISE

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

"Enterprise is better than ease."

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

"Enterprise is the hope of our future."

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

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

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

WORDS/VOCABULARY

The two great words of antiquity are behold and beware. Behold the possibilities and beware the temptations.

Vocabulary enables us to interpret and to express. If you have a limited vocabulary, you will also have a limited vision and a limited future.

Well chosen words mixed with measured emotions is the basis of affecting people.

It's okay to send flowers, but don't let the flowers do all the talking. Flowers have a limited vocabulary. About the best flowers can say is that you remembered. But your words tell the rest.

Words do two major things: They provide food for the mind and create light for understanding and awareness.

GIVING/SHARING/GENEROSITY

It's best to start the discipline of generosity when the amounts are small. It's easy to give ten cents out of a dollar; it's a little harder to give a hundred thousand out of a million.

Giving is better than receiving because giving starts the receiving process.

Nothing teaches character better than generosity.

Here's what is exciting about sharing ideas with others: If you share a new idea with ten people, they get to hear it once and you get to hear it ten times.

Sharing makes you bigger than you are. The more you pour out, the more life will be able to pour in.

Somebody says, "Well, I can't be concerned about other people. About the best I can do is to take care of myself." Well, then you will always be poor.

What you give becomes an investment that will return to you multiplied at some point in the future.

When somebody shares, everybody wins.

The amount you give isn't important. What matters is what that amount represents in terms of your life.

Only by giving are you able to receive more than you already have.

PERSONAL PHILOSOPHY

Economic disaster begins with a philosophy of doing less and wanting more.

If you want to amend your errors, you must begin by amending your philosophy.

The only thing worse than not reading a book in the last ninety days is not reading a book in the last ninety days and thinking that it doesn't matter.

Your personal philosophy is the greatest determining factor in how your life works out.

Initial response illustrates a great deal about someone's personal philosophy.

Only human beings can reorder their lives any day they choose by refining their philosophy.

The key factor that will determine your financial future is not the economy; the key factor is your philosophy.

Don't borrow someone else's plan. Develop your own philosophy and it will lead you to unique places.

If you learn to set a good sail, the wind that blows will always take you to the dreams you want, the income you want, and the treasures of mind, purse, and soul you want.

Your philosophy determines whether you will go for the disciplines or continue the errors.

Philosophy is the sum total of all that you know and what you decide is valuable.

VALUES

The major value in life is not what you get. The major value in life is what you become. That is why I wish to pay fair price for every value. If I have to pay for it or earn it, that makes something of me. If I get it for free, that makes nothing of me.

All values must be won by contest, and after they have been won, they must be defended.

Don't sell out your virtue and your value for something you think you want. Judas got the money, but he threw it all away and hung himself because he was so unhappy with himself.

Values were meant to be costly. If it doesn't cost much, we probably wouldn't appreciate the value.

Count the cost first. Don't pay too big a price for pursuing minor values.

REPUTATION

Each of us must be committed to maintaining the reputation of all of us. And all of us must be committed to maintaining the reputation of each of us.

Accuracy builds credibility.

The Bible gives us a list of human stories on both sides of the ledger. One list of human stories is used as examples – do what these people did. Another list of human stories is used as warnings – don't do what these people did. So if your story ever gets in one of these books, make sure they use it as an example, not a warning.

It only takes one lie to taint your entire testimony in a court of law. Honesty is a vital part of having a good reputation.

CHANGE/CHOICE/DECISION

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

Indecision is the thief of opportunity.

Every life form seems to strive to its maximum except human beings. How tall will a tree grow? As tall as it possibly can. Human beings, on the other hand, have been given the dignity of choice. You can choose to be all or you can choose to be less. Why not stretch up to the full measure of the challenge and see what all you can do?

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

Decision making can sometimes seem like inner civil war.

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

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

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

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

EMOTIONS

Emotions will either serve or master, depending on who is in charge.

Our emotions need to be as educated as our intellect. It is important to know how to feel, how to respond, and how to let life in so that it can touch you.

Civilization is the intelligent management of human emotions.

Measure your emotions. You don't need an atomic explosion for a minor point.

Women have an incredible ability to pick up on emotional signals. For example, there are some wolves that are so clever they have learned to dress up like sheep. Man says, "Looks like a sheep. Talks like a sheep." Woman says, "Ain't no sheep!"

EXPERIENCE

Take time to gather up the past so that you will be able to draw from your experiences and invest them in the future.

Don't let the learning from your own experiences take too long. If you have been doing it wrong for the last ten years, I would suggest that's long enough!

Life is not just the passing of time. Life is the collection of experiences and their intensity.

It's easy to carry the past as a burden instead of a school. It's easy to let it overwhelm you instead of educate you.

Be like a sponge when it comes to each new experience. If you want to be able to express it well, you must first be able to absorb it well.

CAREER/MARKETPLACE

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

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

Don't bring your need to the marketplace, bring your skill. If you don't feel well, tell your doctor, but not the marketplace. If you need money, go to the bank, but not the marketplace.

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

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

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

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

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

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

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

LIFESTYLE

Let others lead small lives, but not you. Let others argue over small things, but not you. Let others cry over small hurts, but not you. Let others leave their future in someone else's hands, but not you.

Lifestyle is the art of discovering ways to live uniquely.

Some people have learned to earn well, but they haven't learned to live well.

Earn as much money as you possibly can and as quickly as you can. The sooner you get money out of the way, the sooner you will be able to get to the rest of your problems in style.

BASICS/FUNDAMENTALS

Success is neither magical nor mysterious. Success is the natural consequence of consistently applying basic fundamentals.

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

Some things you have to do every day. Eating seven apples on Saturday night instead of one a day just isn't going to get the job done.

Success is nothing more than a few simple disciplines, practiced every day; while failure is simply a few errors in judgment, repeated every day. It is the accumulative weight of our disciplines and our judgments that leads us to either fortune or failure.

LEADERSHIP/MANAGEMENT

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

"We must learn to help those who deserve it, not just those who need it. Life responds to deserve not need."

"My mentor said, 'Let's go do it', not 'You go do it'. How powerful when someone says, 'Let's!'"

"Good people are found not changed. Recently I read a headline that said, "We don't teach people to be nice. We simply hire nice people." Wow! What a clever short cut."

"Managers help people see themselves as they are; Leaders help people to see themselves better than they are."

"Learn to help people with more than just their jobs: help them with their lives."

FINANCIAL INDEPENDENCE

Shortly after I met my mentor he asked me, "Mr. Rohn, how much money have you saved and invested over the last six years?" And I said, "None." He then asked, "Who sold you on that plan?"

It is better to be a lender than a spender.

To become financially independent you must turn part of your income into capital; turn capital into enterprise; turn enterprise into profit; turn profit into investment; and turn investment into financial independence.

Financial independence is the ability to live from the income of your own personal resources.

If you depend on your company to take care of your retirement, your future income will be divided by five. Take care of it yourself, and you can multiply your future income by five.

I remember saying to my mentor, "If I had more money, I would have a better plan." He quickly responded, "I would suggest that if you had a better plan, you would have more money." You see, it's not the amount that counts; it's the plan that counts.

If you were to show me your current financial plan, would I get so excited by it that I would go across the country and lecture on it? If the answer is no, then here's my question: "Why not"? Why wouldn't you have a superior financial plan that is taking you to the places you want to go?

I used to say, "Things cost too much." Then my teacher straightened me out on that by saying, "The problem isn't that things cost too much. The problem is that you can't afford it." That's when I finally understood that the problem wasn't "it" – the problem was "me."

The Bible says that it is hard for a rich man to enter into the kingdom of heaven. It doesn't say that it is impossible!

TIME MANAGEMENT

Something will master and something will serve. Either you run the day or the day runs you; either you run the business or the business runs you.

Learn how to separate the majors and the minors. A lot of people don't do well simply because they major in minor things.

Don't mistake movement for achievement. It's easy to get faked out by being busy. The question is: Busy doing what?

Days are expensive. When you spend a day you have one less day to spend. So make sure you spend each one wisely.

Sometimes you need to stay in touch but be out of reach.

Time is our most valuable asset, yet we tend to waste it, kill it, and spend it rather than invest it.

We can no more afford to spend major time on minor things than we can to spend minor time on major things.

Time is more valuable than money. You can get more money, but you cannot get more time.

Never begin the day until it is finished on paper.

Learn how to say no. Don't let your mouth overload your back.

Time is the best-kept secret of the rich.

KIDS

How many languages can a child learn? As many as you will take the time to teach them.

Even kids can get started on becoming financially independent. Kids can make profits long before they can legitimately earn wages.

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

Kids don't lack capacity, only teachers.

I teach kids how to be rich by the time they are age 40, 35 if they are extra bright. Most kids think they are extra bright, so they go for 35.

What should a child do with a dollar? Here's one philosophy: It's only a child and it's only a dollar, so what difference does it make? Wow, what a philosophy! Where do you suppose everything starts for the future? Here's where it starts – it starts with a child and a dollar. You say, "Well, he's only a child once. Let him spend it all." Well, when would you hope that would stop? When he's fifty and broke like you?

If kids clearly see the promise, they will gladly pay the price.

OVERCOMING THE NEGATIVE

We must all wage an intense, lifelong battle against the constant downward pull. If we relax, the bugs and weeds of negativity will move into the garden and take away everything of value.

Humility is a virtue; timidity is a disease.

If you spend five minutes complaining, you have just wasted five minutes. If you continue complaining, it won't be long before they haul you out to a financial desert and there let you choke on the dust of your own regret.

You cannot take the mild approach to the weeds in your mental garden. You have got to hate weeds enough to kill them. Weeds are not something you handle; weeds are something you devastate.

PERSONAL DEVELOPMENT

To attract attractive people, you must be attractive. To attract powerful people, you must be powerful. To attract committed people, you must be committed. Instead of going to work on them, you go to work on yourself. If you become, you can attract.

We can have more than we've got because we can become more than we are.

The big challenge is to become all that you have the possibility of becoming. You cannot believe what it does to the human spirit to maximize your human potential and stretch yourself to the limit.

Pity the man who inherits a million dollars and who isn't a millionaire. Here's what would be pitiful: If your income grew and you didn't.

The most important question to ask on the job is not "What am I getting?" The most important question to ask on the job is "What am I becoming?"

It is hard to keep that which has not been obtained through personal development.

After you become a millionaire, you can give all of your money away because what's important is not the million dollars; what's important is the person you have become in the process of becoming a millionaire.

Income seldom exceeds personal development.

What you become directly influences what you get.

HAPPINESS

Learn how to be happy with what you have while you pursue all that you want.

Happiness is not an accident. Nor is it something you wish for. Happiness is something you design.

How sad to see a father with money and no joy. The man studied economics, but never studied happiness.

The greatest source of unhappiness comes from inside.

Happiness is the art of learning how to get joy from your substance.

Happiness is not something you postpone for the future; it is something you design for the present.

COMMUNICATION/PERSUASION

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

For effective communication, use brevity. Jesus said, "Follow me." Now that's brief! He could be brief because of all that he was that he didn't have to say.

You cannot speak that which you do not know. You cannot share that which you do not feel. You cannot translate that which you do not have. And you cannot give that which you do not possess. To give it and to share it, and for it to be effective, you first need to have it. Good communication starts with good preparation.

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

Learn to express, not impress.

Be brief on the logic and reason portion of your presentation. There are probably about a thousand facts about an automobile, but you don't need them all to make a decision. About a half dozen will do.

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

What is powerful is when what you say is just the tip of the iceberg of what you know.

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

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SOWING AND REAPING

You must get good at one of two things: sowing in the spring or begging in the fall.

God has the tough end of the deal. What if instead of planting the seed you had to make the tree? That would keep you up late at night, trying to figure that one out.

Plant, don't chant.

One of my good friends always says, "Things don't just happen; things happen just."

ACTIVITY/LABOR

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

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

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

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

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

For every promise, there is a price to pay.

PERSONAL RESPONSIBILITY

Don't become a victim of yourself. Forget about the thief waiting in the alley; what about the thief in your mind?

It is not what happens that determines the major part of your future. What happens, happens to us all. It is what you do about what happens that counts.

You say, "The country is messed up." That's like cursing the soil and the seed and the sunshine and the rain, which is all you've got. Don't curse all you've got. When you get your own planet, you can rearrange this whole deal. This one you've got to take like it comes.

Walk away from the 97% crowd. Don't use their excuses. Take charge of your own life.

Take advice, but not orders. Only give yourself orders. Abraham Lincoln once said, "Since I will be no one's slave, I will be no one's master."

You must take personal responsibility. You cannot change the circumstances, the seasons, or the wind, but you can change yourself. That is something you have charge of. You don't have charge of the constellations, but you do have charge of whether you read, develop new skills, and take new classes.

Your paycheck is not your employer's responsibility, it's your responsibility. Your employer has no control over your value, but you do.

SERVICE

One customer, well taken care of, could be more valuable than \$10,000 worth of advertising.

Good service leads to multiple sales. If you take good care of your customers, they will open doors you could never open by yourself.

How do you deserve a fortune? Render fortunes of service.

You have to do more than you get paid for because that's where the fortune is.

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

ASKING/BELIEF/RESOLVE

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

There is no better opportunity to receive more than to be thankful for what you already have. Thanksgiving opens the windows of opportunity for ideas to flow your way.

Resolve says, "I will." The man says, "I will climb this mountain. They told me it is too high, too far, too steep, too rocky and too difficult. But it's my mountain. I will climb it. You will soon see me waving from the top or dead on the side from trying."

Disgust and resolve are two of the great emotions that lead to change.

DESIRE/MOTIVATION

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

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

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

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

Without a sense of urgency, desire loses its value.

SKILLS/SALES

Don't wish it was easier; wish you were better. Don't wish for less problems; wish for more skills. Don't wish for less challenges; wish for more wisdom.

You must either modify your dreams or magnify your skills.

You can cut down a tree with a hammer, but it takes about 30 days. If you trade the hammer for an ax, you can cut it down in about 30 minutes. The difference between 30 days and 30 minutes is skills.

The key to life is to become skillful enough to be able to do rewarding things.

Learn to hide your need and show your skill.

To succeed in sales, simply talk to lots of people every day. And here's what's exciting - there are lots of people!

Practice is just as valuable as a sale. The sale will make you a living; the skill will make you a fortune.

Selling is a person-to-person business. You cannot send the sales manual out to make the sale. Sales manuals have no legs and no voice.

In the sales profession the real work begins after the sale is made.

Sales people should take lessons from their kids. What does the word "no" mean to a child? Almost nothing.

Even if you are new in sales, you can make up in numbers what you lack in skills.

PARENTING/RELATIONSHIPS

One person caring about another represents life's greatest value.

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

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

The walls we build around us to keep out the sadness also keep out the joy. You cannot succeed by yourself. It's hard to find a rich hermit.

There is no greater leadership challenge than parenting.

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

Leadership is the great challenge of the 21st century in science, politics, education, and industry. But the greatest challenge in leadership is parenting. We need to do more than just get our enterprises ready for the challenges of the twenty-first

century. We also need to get our children ready for the challenges of the 21st century.

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SOPHISTICATION

One of the early signs of sophistication is not giving way to all inclinations but rather sending your emotions to school so they will learn how to behave.

Money doesn't make you sophisticated. Only study and practice make you sophisticated. Even people of modest means can become sophisticated because it is within study and practice. How much is a night out at the symphony? About thirty dollars. You say, "Poor people can't afford thirty dollars to go to the symphony." Yes, they can. It's only thirty Hershey bars!

We must teach our children not to spend their money a dollar at a time. If you spend your money a dollar at a time, you'll wind up with trinkets instead of treasures. You can't buy much of value a dollar at a time.

Most people are just trying to get through the day. Sophisticated people learn how to get from the day.

Sophistication is understanding the difference between trinkets and treasures.

Don't spend major money on minor things. In the last ten years the guy has bought two tons of donuts and only two books - and the books are primarily filled with pictures.

Sophisticated people don't leave early. The man says, "Yeah, but I want to beat the traffic." Isn't that a great skill to have - beating the traffic!

DISCIPLINE

Discipline is the bridge between goals and accomplishment.

We must all suffer from one of two pains: the pain of discipline or the pain of regret. The difference is discipline weighs ounces while regret weighs tons.

All disciplines affect each other. Mistakenly the man says, "This is the only area where I let down." Not true. Every let down affects the rest. Not to think so is naive.

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

Discipline has within it the potential for creating future miracles.

The best time to set up a new discipline is when the idea is strong.

One discipline always leads to another discipline.

Affirmation without discipline is the beginning of delusion.

You don't have to change that much for it to make a great deal of difference. A few simple disciplines can have a major impact on how your life works out in the next 90 days, let alone in the next 12 months or the next 3 years.

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

WORDS/VOCABULARY

The two great words of antiquity are behold and beware. Behold the possibilities and beware the temptations.

Vocabulary enables us to interpret and to express. If you have a limited vocabulary, you will also have a limited vision and a limited future.

Well-chosen words mixed with measured emotions are the basis of affecting people.

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

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PERSEVERANCE/PERSISTENCE

It takes time to build a corporate work of art. It takes time to build a life. And it takes time to develop and grow. So give yourself, your enterprise, and your family the time they deserve and the time they require.

Americans are incredibly impatient. Someone once said that the shortest period of time in America is the time between when the light turns green and when you hear the first horn honk.

The twin killers of success are impatience and greed.

How long should you try? Until.

Some people plant in the spring and leave in the summer. If you've signed up for a season, see it through. You don't have to stay forever, but at least stay until you see it through.

FAILURE AND SUCCESS

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

Failure is not a single, cataclysmic event. You don't fail overnight. Instead, failure is a few errors in judgment, repeated every day.

Don't take the casual approach to life. Casualness leads to casualties.

Success is the study of the obvious. Everyone should take Obvious I and Obvious II in school.

It's too bad failures don't give seminars. Wouldn't that be valuable? If you meet a guy who has messed up his life for forty years, you've just got to say, "John, if I bring my journal and promise to take good notes, would you spend a day with me?"

Success is not so much what we have as it is what we are.

Success is 20% skills and 80% strategy. You might know how to read, but more importantly, what's your plan to read?

Average people look for ways of getting away with it; successful people look for ways of getting on with it.

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BOOKS/LIBRARY/READING

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

Some people claim that it is okay to read trashy novels because sometimes you can find something valuable in them. You can also find a crust of bread in a garbage can, if you search long enough, but there is a better way.

Most homes valued at over \$250,000 have a library. That should tell us something.

Everything you need for your better future and success has already been written. And guess what? It's all available. All you have to do is go to the library. But would you believe that only three percent of the people in America have a library card. Wow, they must be expensive! No, they're free. And there's probably a library in every neighborhood. Only three percent!

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

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

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

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

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

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

JOURNALS

Be a collector of good ideas, but don't trust your memory. The best collecting place for all of the ideas and information that comes your way is your journal.

The reason why I spend so much money for my journals is to press me to find something valuable to put in them.

There are three things to leave behind: your photographs, your library and your personal journals. These things are certainly going to be more valuable to future generations than your furniture!

Don't use your mind for a filing cabinet. Use your mind to work out problems and find answers; file away good ideas in your journal.

EMOTIONS

Emotions will either serve or master, depending on who is in charge.

Our emotions need to be as educated as our intellect. It is important to know how to feel, how to respond, and how to let life in so that it can touch you.

Civilization is the intelligent management of human emotions.

Measure your emotions. You don't need an atomic explosion for a minor point.

Women have an incredible ability to pick up on emotional signals. For example, there are some wolves that are so clever they have learned to dress up like sheep. Man says, "Looks like a sheep. Talks like a sheep." Woman says, "Ain't no sheep!"

ENTERPRISE

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

Enterprise is better than ease.

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

Enterprise is the hope of our future.

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

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

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

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