

## *Acknowledgments*

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Thanks to all of you who were patient with me and allowed me the time to complete this project. Any gratitude given to me by the readers of this book are for all of you. It has been said, “The best way to learn is to teach.” Thanks for giving me more knowledge than I can ever hope to share. With this book I can at least repay you in part for what you’ve given me.

And I thank God for helping me change my focus from personal gain to that of helping others. This is the key to all success and my growth from this point forward is directly tied to those I help achieve their own level of success. To those friends yet unmet, I hope this helps you along the way to your own greatness.

## *Why Would You Need This Book?*

*“Man does not simply exist, but always decides what his existence will be, what he will become in the next moment.”*

Viktor Frankl

Are you looking for more out of life? Or would you just like to get out of debt? Do you believe you're different than your fellow workers, who are satisfied with the status quo? Would you like a change in your life? Is looking for more just wishful thinking for those who aren't satisfied? Or has it become a necessity – something you're serious about?

Consider this. A recent poll showed that more people under the age of 35 believe in the likelihood of UFO's (Unidentified Flying Objects) than the possibility of Social Security being around for them! In the next few years, the number of people over 65 years old who are still working will exceed the number of those who aren't working. The people who do manage to retire will have an average of less than \$2,500 in the bank!

Most college grads today will have had a minimum of ten different jobs and three or four complete career changes before they can retire. That makes it virtually impossible to get vested and build a pension.

*If you had the chance to significantly increase your income without affecting what you're doing, would that be of interest to you? If you had the chance to really build some wealth so you could live your dream, would you do something about it?*

This book will give you some ideas so you can gain more control over your finances as well as other parts of your life.

We'll look at some areas that you may be concerned about, and offer ideas for you to consider.

When you finish reading this book, take some time to explore the possibilities for you and your family. Ask yourself, “What if I could make my dreams come true or just have a better life?”

Like anything worthwhile, this is not something for nothing. The more effort you put in, the greater your rewards can be. Of course you'll receive guidance, but no one will be watching over you like a boss, telling you what must be done. You and you alone decide where to take this. The purpose of this book is only to make you aware of the possibilities.

If you're looking for a “get-rich-quick” scheme, return this book to the person who lent it to you. Sure some people will achieve success more quickly than others, like in any field of endeavor, but that just doesn't matter. It's entirely up to you what you choose to do with it. Just do what's best for you.

Over the last few decades, thousands of people have improved their financial picture and are living their dreams, thanks to what this book is about. I have included a few brief stories about some of them from a variety of backgrounds. Each story is unique and they all “arrived” at their own pace. Neither where they came from, nor how long it took them, really matters. It worked for all of them and it can work for you. I am privileged to know some of them personally, and I'm also humbled by the example they set, where they came from, and what they have accomplished.

I believe this message will make a difference for you if you're ready to make some changes in your life. My mission is to share it with as many people as possible so they, too, can live their dream. It's important for you to realize that you, too, can live the life you want – it's not just for the privileged few. Afterall, if you don't have something to live and strive for, what's the point?

To be truly successful and happy in life, you need three basic ingredients – the desire, or dream, a way to get it, and control over what you do. The fact that you’re reading this book proves you have the desire and want more control. It’ll give you the basics of a “vehicle” you can “drive” all the way to your dream.

As Sam Walton, founder of Wal-Mart once said, “*If you believe in your dreams, there’s no limit to what you can do.*” Locked-up inside of you is a little kid who once thought anything was possible. As you grew older, however, you may have gotten mentally “beaten-up,” if you will, and you and your ideas may have been put down.

Your dream of living the life you wanted may have, at some point, slipped away from you. And perhaps, here you are, not really as happy as you could be. Or worse yet, you may not be happy at all. However, there’s still hope! The little dreamer you once were is still living inside you. All you need is the key to unlock the dreams in your heart. As Robert Browning once said, “*Our aspirations are our possibilities.*” And believe it or not, our challenging situations are actually our opportunities in disguise!

In this book you’ll find ideas, encouragement, and some information that can help you live your dream – before it’s too late. You don’t have forever you know. None of us do. Time waits for no one! If you’ve never been given a “chance” before, your luck has finally changed. This could be the chance you’ve been hoping for. Are you ready?

Successful people often say that *luck occurs when opportunity and preparedness meet*. The fact that you’re reading this book says you are at least “looking” for an opportunity. Have you ever heard the Boy Scout motto, “Be prepared”? Are you prepared for what could be the opportunity you’ve been waiting for? Are you ready to be “lucky”?

Imagine what your life could be like when you can do whatever you want to do, go wherever you want to go, buy

whatever you want to buy, and be whatever you really want to be. Nobody is any better than you are. Sure some folks have different skills than you, but that doesn't mean they're more worthy than you. You have just as much right as anybody else to live the life you want!

Are you ready to make some changes in your life? Read these pages with an open mind and consider the possibilities for you and your family. Mark Twain may have said it best, *“Don't give up your dreams. When they are gone you may still exist, but you've ceased to really live.”* Have you ever thought about that?

*When we consistently go after our dreams,* as the great philosopher Goethe once said, *“...all sorts of things occur to help one that would never otherwise have occurred...”* Many of the things you've always wanted that may have seemed to elude you are still within your reach. All you may need to do is develop greater expectations and beliefs, and associate with others who are moving-on. Their support will make it easier for you to put more energy into achieving your dreams. Just believe that you can go as far as you can see yourself going, and maybe even beyond. That's what successful people do.

When you want and know you deserve a higher level of living, and start striving for your dreams, your whole world can change very quickly, if you want it to. It's all up to you. This book can show you the way, but only if you allow it to. The choice is yours.

If you're totally happy and satisfied with your life as it is, congratulations. You're one of the fortunate few. You've made a lot of good decisions and did a lot of the right things. If that's you, perhaps you know of someone who hasn't done so well, who would relish the chance to improve their lot in life. If so, you may want to share this book with them. It could be just what they've been looking for. You'll feel great having been able to put them onto something that could

really help them. They'll probably thank you for thinking of them.

So, get into your favorite easy chair, sit back and relax. Give yourself some time to really think about how your life could be. If the person who shared this book with you gave you some other materials to review and maybe a couple of audio tapes to listen to, you may want to do that as well. You can then ask them any questions you may have. In fact, check them out thoroughly before you make any decisions. Sort it all out so you can determine what's best for you.

*“Go after a dream with a sense of entitlement. Know that you have the power to achieve it, and that you deserve it....”*

Les Brown

## ***Introduction***

*“Always bear in mind that your own resolution to succeed is more important than any other one thing.”*

Abraham Lincoln

As we venture into the world to make our mark, we need a “toolbox.” But true successes don’t get that way by just showing off all their “tools.” They build success by *using them* to finely craft their mark. They then master certain tools and begin teaching others to do the same. Think of this book as a tool to help you craft your mark.

You can learn a great deal from this book. But your real education begins when the person who shared it with you shows you how to use it and the other tools in your box. Pay attention to this person. They can introduce you to some folks who can “show-you-the-ropes” of success!

When I was discharged from the United States Navy, in 1976, several of my superiors were after me to re-enlist. To entice me, they tried to convince me I couldn’t make it in civilian life. At the ripe old age of 21, I thought I knew all I needed to know to become successful. Afterall, I was a veteran. I felt that my country owed me a living and I was going to pick one that would make me rich! The first place I went to was the State Employment Office. (It could also be called the State Unemployment Office since everyone who uses it is out of work.)

They informed me that I didn’t have to work, because as a veteran, I was entitled to six months of benefits. I didn’t even have to go and pick the checks up – they’d mail them to me! I thought it would be great to sit home and just wait for the money to flow right into my mailbox. Afterall, it was the exact amount I had earned in the Navy, and I got along fine on that. The only things I had to pay for were my food,

clothes, and a place to live. But things were about to change – I was getting married!

I learned in the military that when you work harder you're rewarded with either time or money. Consistent hard work over long periods of time resulted in promotions in rank and a pay raise. And the longer you served, the more you received. Short term rewards were also typical. If you worked a few extra hours over 3 or 4 days you were often rewarded with a 72 or 96 hour pass. Wow – a little bit of freedom!

In the working world of civilian life it seemed like they played by a different set of rules. I worked at a number of places, but I kept finding common themes at each that I didn't like. I offered to work more hours for more pay but was actually ignored because that would make the "old timers" look bad. Yet when I needed time off, I was often refused, even though I offered to work longer on other days.

I also found that even though I may have enjoyed the work, neither the environment nor some of my co-workers suited me. In some cases, I certainly wouldn't have chosen my particular boss had I had control over the situation. I soon figured out that if you wanted to survive, you needed to put up with a lot of "stuff" and "fit-in." You had to get by, by getting along. Sure, I wanted to make money, but I also wanted it to be enjoyable.

After a couple of years of putting up with all that nonsense, I started getting the itch to be independent. I talked it over with my wife and we decided that when I found something that didn't take much cash, I would do it.

One of my passions was scuba diving. Since I was an advanced diver and loved the adventure, I decided to open my own diving school and store. I also got something I hadn't had much of before – credit. I was extended enough credit to purchase the equipment to get started. I had it all – debt, overhead, and all the other strings that tie you to a conventional business.

I needed help, so I sought partners. They were as naïve as I was, but less honest. I went to instructor school to learn how to give lessons. While I was gone, equipment somehow began “leaving” my store but the payment for it never arrived! To make matters worse, I hadn’t been putting any money aside to repay the loan for the equipment.

Then came the one thing that always happened where I lived. I never planned for it so no reserve was set up. It’s called winter. No one in New Jersey wants to scuba dive in a January blizzard! I ended up going into bankruptcy. I also learned what, in my case, silent partners were and why they didn’t want their name on anything. It was a hefty tuition to pay for a “short course” in business!

My wife and I then moved to New England to put that all behind us and start over again.

By 1984 I had been selling cars and making money. We were also expecting our first child. I kept working hard, getting raises, and getting promoted. When our son was just two years old I made another decision. I was missing his growing up because of the 12 hour days and 6 day work weeks. I needed more time with my family.

I decided to go into construction. I inquired about a home building business where the homes were built in prefabricated pieces and shipped to the site. All you needed to do was get the home put up and hand the keys over to the new owners. Before you could get involved however, you were required to fly to South Carolina, tour the plant and meet the people. If they liked you and you had the money, you could get an “exclusive” territory.

You needed to put 1/3 of the price of materials down and pay the balance within 6 months. No problem. The economy and I were doing so well that I was in what seemed like the “credit-card-of-the-week” club. I carried \$30,000 of credit in my wallet at all times. I went to the bank and took cash advances for the \$8,000 down payment. Then I charged

the tickets for my flight down. I also reserved a booth at the next home show.

The company was very good about leading you to believe you had the final say as to how you wanted to run your business. They even told me I could do business in most of New England. If anyone wanted one of these homes, they had to come to me. I was excited. I told my wife, this was a sure thing and that soon she would be a full-time mom and I would be home more often. It seemed like a dream come true.

As it turned out, in 12 short months, I had gone from earning almost \$50,000 a year to a gross income of just over \$4,000! Our credit card debt soared to almost \$28,000, and we were using what limits we had left to pay the most overdue of the other credit cards. We hadn't made a mortgage payment in under 60 days late in almost 9 months. To put the icing on the cake, they built one of "my" homes right around the block from where we lived. So much for it being my territory.

My wife wanted to talk to me and I was more nervous than I had ever been before. I finally understood how a mother reacts when anything threatens her children. She told me how much she loved me and wanted to continue to be supportive. She pointed out that I had tried to be on my own twice and failed. She was concerned, to say the least, that the children would suffer if I failed again. She wanted to protect our children. She was *not* happy with the situation I had put us in.

So, I went back to selling cars. After a few years, I was able to get a job as a professional sales trainer. This gave me a little more time and a lot more income. Even though I was in the top 2% of income earners in the country, it dawned on me that I could also be fired at anytime. Talk about being vulnerable.

Then a friend shared what this book is about, and something told me it was the right thing for me to do. I could grow a substantial secondary income with no capital risk, without leaving my job.

Well, before I had earned my fortune, the bubble burst on my “dream” job. Due to a huge personality conflict with a superior, I was no longer in the top 2% income bracket and they took away my company car. But because I took advantage of what you’re soon to learn about, I was able to do three things – I got a brand new car for my wife, took the next three months off, and added on a new room for my son. We were also able to furnish my daughter’s room, and I had time to write my first book. Most importantly, my wife is happy with me and glad I took a good look at this opportunity and did something with it.

What I am about to share with you may be just what you’re looking for. Whatever you do, read this book and ask the questions you need to ask. Most importantly, look in the mirror and ask yourself, “Why should I do this?”

All you need is a dream for your future, the desire to have a better life, or to just pay off your credit cards and get out of debt. As you read, you’ll discover how you can accomplish these things for yourself and your family. As an example, here’s a brief story about a man who did.

## **Dexter And Birdie Yager – Former Brewery Sales Rep And Data Entry Clerk**

“I was earning \$95 a week before taxes when we came into the business...,” he remembers. Dexter had been a car salesman and brewery representative. Birdie was a key-punch operator at an Air Force Base.

“It seems rather easy to understand that when two people are working toward the same goal, you get there faster, and certainly the effort required for two is less than required for

one.... But if you're married to a winner and want that partnership to last, you have three choices – get in gear and move to the top with him, get left behind, or hold both of you back...”

Dex and Birdie came from humble beginnings, but they had a dream for a better life. That coupled with the desire to help others who were willing to work towards their dreams, has rewarded them with an incredible lifestyle. Yet, family is also a priority with the Yagers. They are happy to report that three of their seven children are involved in various aspects of their business and their relationships are the best.

They live by and inspire others to realize, “*Success is the progressive realization of a worthwhile dream.*” And Dex is known for saying, “*Don't let anybody steal your dream.*”

No one lives forever. Isn't it high time for you to start living *your* dream? If not this, what? If not now, when? Read on and discover how you can make it happen for YOU.

## *Chapter 1*

# *Time And Money*

*“People often complain about the lack of time when the lack of direction is the real problem.”*

### **“Security” Or Freedom?**

People can be divided into three groups. The “successful” group makes plenty of money but never seems to have any time to enjoy it. You know the type. They carry portable cell-phones and have beepers attached to their belts. Then there’s “Joe Average.” He has plenty of time but not enough money to do what he really wants to do. Finally, you have those folks who seem to work all the time, yet never seem to have any money.

Does this sound familiar? If you work until age 65, and based on today’s economic conditions that’s optimistically young – you will have worked about 45 years. If you averaged two weeks vacation a year, that would be like working 43 years with less than two years off! Couple that with the fact that 95% of people 65 and older are either dead broke or dead, and it hardly seems like a fair deal. Why are we doing this to ourselves?

This routine gives most people a sense of “security.” They choose to work for someone else who, in effect, sets their income and lifestyle, rather than going out on their own to create the life they *really* want. Now, rather than criticize these folks, let’s consider why they do it.

Eighty-three percent of all businesses fail within the first three years. Even though many people realize that having your own business is the key to financial independence, they simply aren't willing to put their "security" at risk. And of course, no one wants to be a part of some "get-rich-quick" scheme.

Being in any business is a serious endeavor and preparation and knowledge are important. Financing is often a major consideration too, especially if you're starting a conventional business. But what if there was a proven, simple business that anyone could do? A business that didn't require a financial risk and where there was someone to guide you every step of the way? If there was such a business, doesn't it make sense that you'd have a much better chance of succeeding at it?

### ***Duplication – A Revolution In Business***

In the late 1950's and early 60's just such an enterprise evolved. Using a proven formula for success, these businesses came with owners manuals, training sessions, and field representatives. All the new operator needed to do was invest a modest amount of money and simply follow instructions. Their success was virtually guaranteed.

The process was called duplication and the industry was franchising. It went from a "laughing stock" to the Stock Exchange almost overnight. It was a business where other people learned from their mistakes, while eliminating most of the pitfalls by the time you came along. All you needed to do was *follow the system* and rake in the profits. It is one of the few businesses where product is actually secondary, and here's why.

Let me ask you this. In the entire world, who sells the most hamburgers? McDonald's, right? Now ask yourself, have you ever had a better burger? Maybe, but there's more to it than that. McDonald's operates under *a system that in-*

*sure success*. So what is a *system* and why is it so important?

Close your eyes for a minute. Picture yourself at a McDonald's. As you walk up to the counter, where are the fries made? Where are the soda machines? Where do they stack the burgers?

Years ago, when I was in Europe for the first time, I looked for something familiar, and spotted the “golden arches.” I was amazed at what I saw when I went inside. Everything was *exactly* the way it was back home. Why? Because they used a successful *system* which will work anywhere.

You may assume that franchising is a secure way to increase your income and give you the freedom not found with a job. However, the franchises that provide the most earnings are also the most costly. A McDonald's franchise, for instance, can cost anywhere from \$600,000 to \$1,000,000 not counting the land and the building! Now, it's true that not many of them fail. But if you had a million dollars to invest in something, you're already fairly secure. Why bother?

The more affordable franchises may also prove to be almost failure proof, but what is their potential for gain? A recent look at the Subway sandwich franchise, for instance, shows an extremely high success rate and moderate start-up costs. However, the average income for owners, after three years, is only around \$45,000.

On top of that, the owners often work 80 hours a week and have the added responsibilities of employees, benefits, real estate, equipment and big debt. It sounds like they might have bought themselves a job, with even longer hours than they had before! Is that what you're looking for?

## **Is There “A Better Way”?**

What if you could take the ingredients that make franchises successful, eliminate the high investment costs, and

provide direction for everyone to follow? You would have created an opportunity that virtually anyone could do. The two most important ingredients are *duplication* and the *system*.

Unlike franchises, *duplication* of the *system* you're learning about can be done by anyone – regardless of age, educational, economic, or social background. It allows everyone to grow at their own speed, based on what they want to accomplish and how much effort they choose to put in. This *system* helps people get on the right track the instant they start. By *duplicating* this *system* you can operate more effectively and efficiently than a franchise, while creating personal wealth and time freedom.

If there were only one McDonald's restaurant in the world, the operator would make a decent living. But by *duplicating* the process over and over again, with thousands of other McDonald's owners, billions of hamburgers have been sold. As a result, Mrs. Ray Kroc gets wealthier every day of her life regardless of whether she personally works or not! Their *system of duplication* is self-perpetuating.

By sharing the process of *duplication with others*, you too can take advantage of the potential. By having others duplicate your efforts, it's possible for you to enjoy the rewards of doing more than you could do alone. Even though you physically may put in only 2-3 hours a day, duplication can give you the effect of working 100 – 1000 hours (or more) a day! How would you feel being in a situation like that?

By *duplicating the system* I'll share with you soon, you can create both wealth and security. When others duplicate what you do, similar to what each McDonald's restaurant does, you're actually diversifying your sources of income. And this is where true security comes from – just ask anyone who's wealthy.