

Congratulations! ***You're A Millionaire!***

Brian Gotta

Copyright©2001 by Brian Gotta
Website: www.booksbygotta.com
e-mail: brian@booksbygotta.com

ISBN 0-938716-11-5

All rights reserved, including the right to reproduce this book or portions thereof in any form or by any means, electronic or mechanical, including photocopying, recording, or by information storage or retrieval system without written permission from the publisher, except for the inclusion of brief quotations in a review. All rights are also reserved for translation into foreign languages. No liability is assumed with respect to use of the information herein.

Published by
Possibility Press
Markowski International Publishers
One Oakglade Circle, Hummelstown, PA 17036
Phone: (717) 566-0468; fax: (717) 566-6423
Voice Mail: (717) 558-1780
e-mail: posspress@aol.com
Website: www.possibilitypress.com.

Cover photo: Digital Imagery© copyright 2001 PhotoDisc, Inc.

Manufactured in the United States of America

* * *

Dedication

This book is dedicated to my brother Kurt, who taught me to compete and never quit; to my father-in-law Dave, whose entrepreneurship inspired me; and mostly to my wife Kris, the smartest person I know, for giving me the confidence and reason to write this book.

THE MAN WHO THINKS HE CAN

*If you think you are beaten, you are;
If you think you dare not, you don't;
If you'd like to win, but think you can't,
It's almost a cinch you won't.
If you think you'll lose, you're lost,
For out in the world we find
Success begins with a fellow's will;
It's all in the state of mind.*

*If you think you're outclassed, you are;
You've got to think high to rise.
You've got to be sure of yourself before
You can ever win a prize.
Life's battles don't always go
To the stronger or faster man;
But soon or late the man who wins
Is the man who thinks he can.*

Walter D. Wintle

Introduction

—\$—

The Dream and The Reality

“Wealth is not attained by the small investment that hits the jackpot, but rather by properly investing in the two biggest assets you have: your time and your desire.”

Brian Gotta

Congratulations! You’re a Millionaire! Virtually every little boy and girl dreams that someday he or she will be a millionaire. How about you? To most people, the thought of being a millionaire brings up lavish images. It means being *rich* and having no worries. We may think of attending private parties; “rubbing elbows” with the elite; having all the time in the world to do what we want to do—spending more time with our families, traveling, indulging in our hobbies, enjoying our sports—and having the finest homes, nicest cars, and *certainly* no money challenges!

Unfortunately, for most people these images seem so implausible—so farfetched—that it’s no more than a fantasy to them. They think these things happen only to *other* people—the chosen few who live the lucky life most everyone else dreams about—but never attains.

This explains our fascination with movie stars, professional athletes, and tabloid journalism. It’s as if by watching the rich and famous on stage, screen, the playing field, or in

their other arenas we can somehow live vicariously through their talents and efforts. We may ultimately make them heroes—only wishing we could be like them.

Similarly, such dreaming offers an explanation for the popularity of lotteries, gambling casinos, and the perpetual “get rich quick” schemes we always hear about. We are all drawn to the idea of a small investment which, when mixed with a lot of luck, will hit it big for us and solve all our financial problems. “If *only*...,” we may comment, not really believing we could do it too.

Okay, let’s get back to reality.

Do you *really* think the big, lucky strike will happen for you? Did you ever wonder why the gambling industry is constantly building new and larger casinos with more garish adornments? Or have you ever considered why, state-run lotteries are more popular than ever?

The problem is, the odds of your winning anything substantial in any of these games of chance is pitifully small—so *not* in your favor. But the general public’s desire to gain wealth without effort is so strong that the industry is growing like crazy, and somebody’s getting rich alright, but it’s not you!

So you’d like to be a millionaire too. Who wouldn’t? They even named one of the most popular U.S. game shows in history *Who Wants to be a Millionaire*?

Who wouldn’t like to be more in control of their life and their time? Who wouldn’t like to be able to do whatever they wanted, whenever they wanted to do it? And of course, everyone would love to have the financial freedom to send their children or grandchildren to the best schools, drive the nicest cars, and enjoy the finer things in life.

But did you know you could become a millionaire, and it doesn’t depend one iota on luck? And did you also know, as someone once said, “Luck is when opportunity and preparedness meet”? Wealth is not attained by the small investment that hits the jackpot, but rather by properly investing the two

biggest assets you have: your time and your desire. In fact, you *can* surpass your greatest expectations and become what you have always dreamed of being—a millionaire!

That's where this book comes in. You will soon realize there are riches waiting right under your nose—all you need to do is claim them! This book is here to help you gain the tools you need to live a lifestyle basically only accessible to those who deserve it because they worked for it. (Very few millionaires inherited or won their wealth through a game of chance.)

This book features formulas you can use to succeed in the business world, as well as motivating ideas that can help spur you into action. You'll find practical ways to attain what for most people is a lifelong ambition, sadly unrealized. It will teach you how to sell, work, and win.

In short, when you heed and put into deed what you read, you *will* succeed!

Chapter One

—\$—

Could This Be for You?

*“Destiny is not a matter of chance,
it is a matter of choice; it is not a thing to be
waited for, it is a thing to be achieved.”*

William Jennings Bryan

What is a millionaire? Being referred to as a millionaire used to mean an individual had earned more than one million dollars in his or her career or business. More people today use the term to apply to someone with a million dollars in liquid assets. However you choose to define it, most millionaires do not necessarily live a glamorous, movie star life. Most are just like the majority of people—they have families and ordinary lifestyles—by choice.

The reward for earning a substantial income does not have to be glamorous to be appealing. It could mean private schooling for your children or that your spouse could stay home with your children instead of sending them to day care. Perhaps it would mean owning a home free and clear of debt, having a nice car paid for, and possibly even a boat or airplane—bought with cash.

You may imagine that the greatest benefit to earning a comfortable living is not having to stop and consider the budget every time you want to make even a relatively small purchase. And maybe you could even quit work before you

are 65 and retire with more income from your investments than you had while you were working. Wouldn't nearly everyone love to have all of the above and more? Ironically, these rewards are *available to all*, but they are claimed by just a few.

Who Can Be a Millionaire?

In our society, there are four categories of people who earn well above average incomes, and they all have something in common: They earned their income based strictly on results. First, there are professional athletes and entertainers, and they get paid to perform. Next there are doctors, lawyers, and other professionals who are paid when they assist patients or clients. The third category consists of conventional or franchised business owners. They risk some or all of their own money, and they get paid for attracting and serving clients or customers.

Finally you have people who are in direct sales or sales management. These individuals may work as reps for a corporation. Or, they may be independent business owners who often work from home and may be financially linked to an organization of other independent business owners who use the same supplier. They may pay a small price to get started, including some products and maybe some tools like tapes and books/manuals. As with the first three, this fourth category is paid for results as well.

Can It Happen to You?

If you seriously want to be highly paid—if being a millionaire is not just a fantasy for you—what are your options? Do you expect to be drafted soon by a professional sports team and sign a million-dollar contract? Or do you have some rare talent in the entertainment field that could earn you a high income? If not, do you have the time or the resources to go to law or medical school?

Do you have the money to start up your own conventional or franchised business? And if you did, would you risk it, knowing that 80 percent of all new businesses fail each year, many due to under capitalization?

If your answer to all of the above questions is no, what are you left with? A career or business in direct sales—a profession where you are paid based on your performance. And depending on the structure of the business and where you are positioned, you may have others you manage or bring into your business as associates.

Taking Responsibility

Like anything else worthwhile, making the decision to get involved with sales of any kind requires courage. However, you've made the right choice if you like the idea of being in control of your schedule, your income, your advancement, and your future. Nowhere is there a better opportunity for you to control your own destiny, and perhaps help others do so as well. When you honestly examine your potential in this arena, it can be very exciting. It gives you a real chance to learn, grow, and prosper.

Control is a word you will read again and again, because in sales you have a great deal of control of virtually everything relating to your career or business. This, of course, can vary, depending on the organization or corporate supplier you're tied into. But generally speaking, you have considerably more autonomy in sales. When asked, most people say this is a great thing—they definitely would like to be in command of their future.

However, there is a trade-off to gaining this control that people in sales need to accept. Most people would have to give up something they have become very familiar and comfortable with—the treacherous pattern of making excuses and laying blame for every problem or pitfall they ever create or encounter.

Often, people who are not happy with their lot in life blame others for their misery. They find it easier to blame their jobs (that *they* chose!) for not having enough time with their family, rather than taking responsibility by asking for what they want, changing jobs, or perhaps having their own business. It's easier for them to moan that the deck was stacked against them, and that's why they haven't achieved their financial goals. By blaming someone or something else, without even knowing it they give away their power to make a positive and often necessary change.

The fact is, the *real* reason they haven't saved for retirement, haven't been able to take the vacations their friends take, or haven't gotten ahead is *not* because of someone or something else. It's because of *them* and what they did or failed to do along the way.

The Mirror Never Lies

In sales, people can't honestly blame anyone but themselves for their failures. When they are evaluated and paid strictly on performance it is not the boss's fault, their employing company's fault, their leader's fault, their corporate supplier's fault, the government's fault, or anyone else's fault that they did not succeed. If any setbacks occur, no matter how uncomfortable or unusual it may be to do so, people need to look in the mirror to find the responsible party.

The great news is, however, that you also don't have to share any credit for your success because you're doing the work—whatever it takes to be successful in your industry—which may include leading others. You can arrive at any station in life you choose, confident in the knowledge that your success started with your initial desire to succeed. And you don't have to bow down to anyone or depend on luck or nepotism. (You may, however, wish to honor or acknowledge your mentor—the person who helped you develop your skills and who may have worked with you—at least to get you started.)

In sales, since results speak for themselves, you're paid and promoted or otherwise go to new levels strictly according to the monetary worth of the products or services you, and possibly your employees or associates sell.

By contrast, most people with ordinary jobs don't feel they're overpaid, or for that matter, even paid what they deserve. Unfortunately, few people do anything about their situation. They just "settle for" what they consider their lot in life. They choose to complain and go through life without taking control—even to the point of not asking for what they want from their employer. They spend their lives working for someone other than themselves, being paid minimally, with most of the fruits of their labor profiting only their bosses or the corporation.

These people often see themselves as victims of a crime, when they are really accessories to it. Without their cooperation, their sad state of affairs wouldn't exist. The minute they have the courage to realize they *do* have a choice and do not *have* to willingly participate, they can step outside the mental box they've been in and assume control. Hopefully, at some point, this is what you have done for yourself and your family, and, if so, can feel good about having taken that first step. Since most people don't have the level of understanding to do so, you have already done something extraordinary.

The Most Important Investment You Can Make

The more your income is based solely on incentives (commissions and bonuses), the more unpredictable it can be. But ironically, a commission and bonus-based income also gives you considerably more potential for exceptional earnings and advancement to new positions or levels. When you compare the way you earn money to the way you invest it, you'll notice a parallel.

Imagine what would happen if you put some money in the safest form of investment available—a plain, government in-

sured savings account at a local bank. There is no risk whatsoever of your investment diminishing, and you'll receive a small, simple interest rate guaranteed. This is like taking a job that pays a flat hourly wage or a salary. Playing it safe with the bank may seem like the most secure investment move you can make. However, the tiny interest rate the bank pays you for using your money won't even keep up with the inflation rate. And over time, that initial amount of capital will be worth less and less, making it a bad investment.

Put that same amount instead into something with more risk, such as stocks or mutual funds, and watch what happens over time. There may be some lean years where the stock market performs poorly, possibly even returning less than a simple savings account. But more often than not, there will be years where the market does so phenomenally well it more than makes up for the lean stretches. During the last fifty years overall, most long-term stock market investors have decidedly outperformed long-term investors in savings or money market accounts. This is what can happen when you're paid on *performance*.

This book is not to teach you how to invest your financial resources. Instead, it is designed to help you invest the greatest assets you possess—your *time and desire*.

Suppose you inherit a sizable amount of money today. It's not enough to retire on—but a large enough sum that, with careful investing, it could have a meaningful impact on your financial future. Wouldn't you do your best to put your nest egg where it could stay for a while, grow, compound, and accrue more than just simple interest?

The truth is, you *have* inherited a large sum of money, and it is in your head, your back, and your heart. That sum is called your *ability, potential, time, and desire*. You can foolishly waste it all little by little, diminishing its value through the years by never taking any risks. Or you can invest it wisely, take calculated risks, experience some highs and

lows, and over your sales career or period of business ownership, watch it grow, flourish, and multiply as long as you don't quit.

Could the potential benefits of a sales career or business be worth some uncertainty along the line? Sure! Besides which, your life can become a more vibrant experience in the process—full of hope and anticipation. That, to many who have chosen sales as their path to success, is a reward in and of itself. No more “same old, same old”!

How Secure Is a Salary, Really?

All too often, when people are job hunting they are looking for the so-called safety blanket of their next position. Again, too many people have the mistaken notion that a salary is more secure than a commission. In reality, *a salary is only secure as long as someone chooses to pay it*. As soon as the company downsizes or the boss's nephew or niece graduates from college, you may once again be looking in the help wanted ads.

Instead of thinking, “I need to get a \$500-\$600/week salary at my next job,” you need to say to yourself, “How am I going to earn between \$700,000-\$1,000,000 in the next ten years?” You'll most likely be earning money somewhere, or in some way, ten years from now. But if between now and then you're only earning \$500-\$600 or even \$700 per week, then it's highly likely you'll be no better off ten years from now than you are today. In fact, depending on the rate of inflation and other challenges you have along the line, you could even be worse off! You may be thinking you're not qualified to earn \$700,000-\$1,000,000 over the next ten years on any type of a salary. So what does that leave? Being paid on performance!

These days, it's rare to find a salaried employee who is not apprehensive about layoffs, downsizing, or pay cuts. In a commission sales job, though, when you're producing very

well, it is logical that you're less likely to be eliminated. Agree? You're more likely to be viewed as an asset than a detriment to the "bottom line." In direct sales, as an independent business owner, representative, dealer, distributor, associate, or whatever you're called, you have the chance to build your own business without the fear of anyone eliminating your opportunity to provide income for yourself and your family. Yes, it's true there's more risk. However, these business people, who earn income strictly on their results, are free of those employee worries. Like commission-based sales employees, any revenue they bring in is purely *incremental*, a gain, to the company. Therefore, as long as it's ethically obtained, the company will always gladly accept these sales and reward the business owner accordingly.

Get Into Sales and Give Yourself a Raise!

By choosing a sales career or business you've chosen a lifestyle independent of most of the concerns associated with ordinary jobs. Don't like your boss? In sales you're either totally or pretty much your own boss. Tired of working harder for the same pay as others? Never again will *your* dedication subsidize someone else with less ambition and ability, who is content to do the bare minimum needed to receive a paycheck.

In sales, as long as you are associated with an ethical company, you are paid exactly what your results are worth—not a penny less. Your job or business will always be fresh as you progressively reinvent yourself while meeting and talking to many interesting people, and fine-tuning your skills and abilities.

Your day will be filled with ups and downs, triumphs and failures, and feelings of accomplishment that will help you feel a new, exciting vitality. Never again will you be a slave to a clock, bored by a monotonous routine-filled workday, or left without a sense of fulfillment. You'll never again feel the

frustration of doing more than was necessary and having no one notice. Your success will reflect it.

You'll learn how to better communicate with people, what makes them "tick," and how to help them feel better about themselves. And you'll discover how to benefit them while benefiting yourself in the process. Each sale you make will help drive the economy of the country where you live, and add yet another layer to your self-confidence. When you have spent a year of dedication in sales you will have earned the equivalent of a degree in psychology and sociology, and you will have been paid well along the way for the education.

You're making the right choice when you invest your time and talent in an honorable sales career or business. And when you stick with it, the effort you put forth can pay you and your family huge dividends for life.