

# Reinventing Yourself in Today's Economy

"It really doesn't matter whether you are successful or flat broke... This quick read will put you on the road to reinventing your entire life!"

"Thanks for keeping it so simple. Spending the hour to read this book is responsible for initiating the biggest change of my life!"

"I've always considered myself somewhat smart but looked down on business types I didn't really understand. Thanks for opening my eyes—This has changed my life!"

"My family thanks you for writing this honest, open book. You have no idea the impact you've made in our lives."

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Reinventing Yourself in Today's Economy

# Reinventing Yourself in Today's Economy

A Guide to Financial ~~Survival~~ Freedom



Ryan Ave Publishing

# Reinventing Yourself in Today's Economy

A Guide to Financial ~~Survival~~ Freedom!

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*Reinventing Yourself in Today's Economy*  
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# Dedication

To all the men and women who dare to dream...  
It is one thing to have dreams and another altogether to take action and achieve them!

This book is dedicated to young and old alike,  
from all walks of life who have the courage to walk  
through the door of change and create their own  
destinies....

—JC Melvin



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# Introduction

Imagine that you and your loved ones are relaxing on Waikiki Beach. The weather is a comfortable 82 degrees and the crystal clear water is just the right temperature, warm to the touch, inviting enough for the occasional dip and swim.

You are at peace with yourself, enjoying the knowledge that there is no job requiring you to hurry up and get back to the mainland. Breathing in the slightly salted ocean air, you and your significant other decide what you'd like to do on that day and dream about which exotic location you'll visit the following month.

As you lay back and bask in the warm sunshine, you can hardly believe how your life has changed in just a few short years. It seems like only yesterday you were closing in on a financial meltdown—or very close to it. Things were tense around the house, and you were struggling to pay the monthly bills. Your relationships with your family and friends were

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even threatened because of the financial instability. You were stressed, and unsure what your future held.

You, like millions of Americans and others throughout the world, were experiencing this current economic, and subsequently life, crisis. But this troublesome world can be behind you. Your fantasy vacation can become your reality. It's time to choose a new path.

## Chapter One

# Reality

**M**any Americans are living in a “comfort zone”: they believe the Government of the United States will take care of them. They believe deep down that their government will come riding down the street on a big white horse and rescue them and their families at the last minute. They also believe that they could not possibly be participants in the unemployment, foreclosure, homelessness, and hunger sweeping the country.

Don't misunderstand the reference to our government as a political comment; in fact, in my opinion, this is the greatest governmental structure in the world. Our capitalist economy and government has proved itself to be the most successful model on the planet.

Many become too reliant on their comfort zone. They believe they are entitled to a fruitful life by virtue of just being American.

Because we live in a free country, we have the freedom to do, be, and have anything we want and are willing to work for. There are no restrictions based on race, religion, gender, or social background. This means we are in the perfect position to reinvent ourselves. We can easily leave limiting beliefs and old school thinking behind us and work toward a new and exciting goal.

Reinventing oneself, while it does require an open mind, is not exclusive to any political party. You can be a democrat, a republican, an independent, a libertarian, or any other party you wish. You can be a conservative or a liberal thinker.

Don't misunderstand. A reinvention is still hard work. But this positive transition will transform the lives of you and your family. I've laid out the most common roadblocks below so you'll know what's ahead.

**Step One:** Complete some analysis of your current reality.

This analysis will determine how and why you got where you are. It will also help you to acknowledge the kinds of changes you need to make in order to enact this reinvention.

- What is my current financial status?

- If my current income stopped tomorrow, how long could I continue my lifestyle without changing my spending habits?
  
- Do I like the job, profession, or industry in which I am earning a living?
  
- Is it a possibility that I could lose my job in the near future or is there potential for a pay cut?
  
- Is my profession or industry in a state of boom or about to bust? If it's about to bust, do I have a plan B?
  
- How and why did I choose to do what I do?

- Are the reasons I chose my profession still valid today?
  
- What is my dream? Am I living my dream?
  
- If I could waive a magic wand and do anything I wanted to, what would that be?
  
- And lastly, am I willing to open my mind and begin to think differently?

**Step Two:** Understand the answer to these questions from an objective point of view rather than an emotional one.

An emotional perspective, will help you naturally justify where you are, how you got here, and why you are comfortable living just the way you are!

While being passionate about something is generally very good, your default behavior will ultimately

bring you to the same unsatisfactory place. That is, in order to reinvent yourself you must create a new, higher emotional energy as well as passion of and about life. And all of this must be based on some new and different thinking.

**Step Three:** Become a student of the economy.

The economy is a living and dynamic thing. We know that the economy of today is far different than that of our parents or grandparents. The assumed foundation of American industry is crumbling before our very eyes. The giants of America are falling around us: the real estate industry, the banking industry, the auto industry and all of the associated businesses that supply or feed them are reeling from an economic downturn from which it could take years to recover. The fallout from our current downturn is affecting the airline and travel industries, the hotel and restaurant businesses, retail across the country, and thousands upon thousands of small mom-and-pop businesses. Needless to say, the economy is not prejudiced and takes no prisoners: we are all subject to its wrath.

**Step Four:** Realize, as the country appears to crumble, it is reinventing itself at the same time.

It is times like these in which we will experience a massive accumulation and shift of wealth. Those who have money are able to take advantage of the

great opportunities that exist because of the financial collapse. Those who are willing to reinvent themselves and act upon it (whether they have money or not) are able to seize rare opportunity that others either don't recognize or choose to pass by. The truth is that more millionaires and billionaires are created in times of economic struggle than economic stability. Are you able to seize opportunity?

### **Step Five:** The decision.

During this step, 95% of the population decides to do nothing and continues to reap what they have become comfortable with, even as it is disintegrating around them.

It is in this step that personal "mindset" becomes the trigger that leads to massive success or the hammer that commits you to remaining part of the confused population who chooses to wait for the economy to come around. We know—confused people do nothing! Many of these folks are waiting for the latest "stimulus" package to kick in and trickle down as promised, or they just don't believe that they have the power to create change in their lives. Lack of a bigger vision keeps them focused on the short term. Some of them are convinced that this is how life is supposed to be. They believe that this is what they deserve.

If you have convinced yourself that the government will be taking care of you and your family and that everything will be okay in just a few months, there is no reason to read any further. In fact, you should request a refund for this book because you are going to need the money! If, on the other hand, you are ready, willing, and able to make some changes in your mindset and commit to being passionate with some new thinking, read on!

You can make the honest commitment to apply the knowledge you gain from this book. Please remember, change is never easy. Growth is always uncomfortable.

Think back to when you were a child and received a brand new pair of shoes. They felt and looked great. Soon enough, however, your toes started to crunch up, and you had a hard time getting your feet to fit. Your favorite shoes had become uncomfortable: you were growing. The point is, the more uncomfortable you are, the more growth is happening. Learn to embrace it!

## Chapter Two

# Economics 101

Let me be clear, this piece of literature is not intended to be a course in economics. It is not about how to create a budget or how to balance a checkbook. Instead this book is about reinventing both the way you think and the income you generate.

There are many books, pamphlets, articles, and other media that may correctly guide one to mastering a budget for the household or teach someone to create and follow a budget. Most of us understand that money comes in and money goes out of our household and that there must be some sort of mathematical relationship in this equation. However necessary it may be, many of us are not necessarily good at managing this relationship.

While managing the money that flows into the household is as important as generating the money—this book is about “reinventing yourself in today’s economy” and is focused on the mindset that opens

the door of massive cash flow. As such, included at the end of this book is some recommended reading in addition to websites to assist you in establishing and/or understanding a budget.

So, while we will focus on generating cash flow, understand that common sense for the management of money is still required to create and enjoy long-term wealth.

My short version of “Economics 101” is meant to establish a plan to rid yourself of debt and not live on credit, while at the same time working on an income stream, or two—preferably residual based.

Residual income is probably one of the least understood concepts in America and is just now beginning to pique the interest of millions, from billionaires such as Donald Trump to the porter at the local hotel, the dishwasher at the local restaurant, the college student, and now—more than ever—the baby-boomer and retiree who have found that their lifestyles have been altered by an economic downturn. Many Americans have found that their stocks, mutual funds, bank accounts, and other potential sources of retirement income have been adversely affected by an economic flush.

Residual income is very different than linear income. Most of us working jobs are paid based on the linear model. We work eight hours and are paid

for eight hours. Or, we are on a salary for which we work 50 to 60 hours per week and are paid monthly. In this situation, our job titles have the word executive in it, making us feel better about working so many hours per week. In both instances, you are paid for the time that you invest. If you stop coming to work, you stop getting paid.

Residual income is the opposite. To earn residual income, you work only once and are paid over and over. For instance, actors and actresses make a movie once and are paid each time the movie is shown. According to Donald Trump and Robert Kiyosaki (author of *Rich Dad, Poor Dad*) the new model for creating wealth should be based upon residual income.

Currently, many Americans are burdened with a lifestyle they can't afford. With banking and credit card changes sweeping the country, many hard-working people who had created lifestyles that included the everyday use of credit cards now find that the banks are changing the rules midstream. Yep, that credit line you thought you had has been reduced or eliminated by the bank. And, oh, by the way, "we had to increase your interest rate. Thanks for your business; we look forward to serving all your financial needs in the future." Most Americans are not in control of their financial situations. They are at the mercy of banks and lenders.

Many more suffered an even more tumultuous fate. Perhaps you are one of many Americans who were recently called into the office and informed that you will be required to take a pay cut or that a moratorium has been placed on all future raises.

These newly unemployed people are now looking for ways to generate a new income. Most will default to looking for a second or third traditional job in the workforce. Unfortunately, since we were children we have been taught that to make more money, we must work harder and longer. This is simply not true. In order to reinvent yourself, you've got to shift gears on this train of thought, immediately!

*Reinventing Yourself in Today's Economy* is about moving from an employee mindset to an entrepreneur mindset—where most wealthy people live. These wealthy people are not necessarily any smarter or better educated than the other 95% of the population. They simply think differently.

As you read through these pages, be sure to take off your employee hat and replace it with the hat of an entrepreneur and business owner. You must shift your thinking. As an entrepreneur and business owner, you are responsible for the problems as well as the successes of your life and business.

Understand an absolute mental shift is required to change the incoming cash flow in your life forever!

## Chapter Three

# Employee to Entrepreneur Mindset

Let's start by agreeing that there is a huge difference between the employee mindset and the entrepreneur mindset.

Most Americans were taught to go to school, get good grades, go to college, and then get a “good job.”

Finding a “good job” started with our parents helping us to earn good grades as we moved through educational institutions.

When I grew up, more focus was placed on getting a good job than on dreaming and pursuing larger goals. I never received any training on visualizing the future or imagining success. In fact, the closest I got was from my football, baseball, and basketball coaches who spoke of our goals for a winning season.

The shame of this type of limiting aspiration is simply that we were not encouraged to grow or think bigger than those placing the limitations upon us. Historically, we tend to groom our children and students for mediocrity and employment, not entrepreneurship!

These comments are not intended to place blame on the generations that raised us; these people just did not know how to feed our minds, just as their parents didn't understand how to feed their minds.

In a recent article from *Success Magazine*, Robert Kiyosaki recounts his memories of his rich and poor dads: "I noticed that my poor dad was poor not because of the amount of money he earned—which was significant—but because of his thoughts and actions."

Recent studies clearly reflect that children are a product of their environments. Likewise, these same studies find that any group can excel at a high level given the proper nourishment for their minds and bodies.

For example, during the 1960s the University of Wisconsin performed the Milwaukee Project. The project tracked 40 newborns from typically underprivileged families (mostly single mothers) and divided them into two groups. The mothers of the infants all had IQs below 80.

Both groups continued to live in their homes with their families. By the age of six, the group that had been provided enhanced encouragement, special studies, and a healthy diet had an average IQ in excess of 120. On the other hand, the group left to the normal environment of the area and given no special encouragement had an average IQ of just over 87.

The work with the children effectively stopped at age 6; although researchers continued to follow their progress. At age 10, the subjects' IQs were tested again.

The top group's IQ had fallen from over 120 to an average of 105, while the other group had dropped to an average of 85.

Study after study confirms that we have more control and power over our lives than most of us believe.

What does this all mean? It means if we feed ourselves the right mental food and take control of our thoughts—rather than trust what others are telling us—we can do, be, and have anything we want in life.

It is really that simple. We just have to begin to think differently.

In order to move from an employee mentality to an entrepreneur mentality, a person must first accept responsibility for his or her current condition

in all areas of life, including finances, family, relationships, and friendships.

**If you don't believe that you are responsible for where you are, you cannot possibly believe that you have the power to change where you are going!**

We are talking about reinventing ourselves in today's economy, not just about getting a job. Before we get too focused on new ways to generate cash flow and create wealth, we've got to begin work on changing the mindset that got us where we are. We must lay a foundation for future thinking.

The next two chapters will give you the simple strategies to take control of your thinking and explain how to feed your mind so that you may achieve anything you desire.

## Chapter Four

# Personal Choices

In a previous book I noted, “It’s the choices that we make each day that define who we are. It’s these choices that express our character to the world.” A reader approached me, asking, “Are you saying that as individuals we always have 100 percent control of the choices we make?”

Yes. It really can be that simple! Every day is a fresh start. We wake up and make the decision to get out of bed or to stay in bed. Then we decide to work out or not work out, to eat healthy or not eat healthy, to be positive or to be negative.

We are consciously and subconsciously making hundreds of choices each day. Sometimes we make a global choice about something, and that global choice or decision serves as an automatic default (subconscious choice) for weeks, months, years, or even a lifetime with no conscious consideration.

Let’s take a few minutes and ensure that we all understand what a “global choice” is. Over my years

of coaching, I have often found that my clients were either living in a world that was synthetic, in that they perceived barriers that only existed in their minds, or they were constantly worried about things that would likely never happen. In either of these events, they were expending enormous amounts of energy in a direction which was one hundred and eighty degrees from where they really wanted to go. What's worse, they didn't recognize what they were doing.

Simply put, any choice, no matter how small, that begins to influence all aspects of your life is a "global choice."

Here is a very common global choice: somewhere in a person's early years he or she hears that "money is the root of all evil." Sadly, this likely came from a perceived authoritative source, such as the person's parents or family members, a school teacher, or even from a church.

The problem is that when the person makes the choice to adopt this as a truth in his or her life, it is re-affirmed in the subconscious every day. When people begin to equate wealth and money with evil, they apply this misconception to everything. It's global, and the likelihood of these people ever achieving wealth in their lifetimes is severely diminished.

These people are not aware of what they are doing to themselves with these choices. In fact their awareness of the whole picture is not on an easily accessible or conscious level. Rather, the people we just described are the same people who cannot understand why they never have any money, why they cannot open their own successful businesses, or why they cannot take themselves and their families on that dream vacation.

In order to get rid of a bad global choice, you must first make a conscious choice to do so. Fortunately, one of life's truths is that the door of change is always open. I always recommend that people go backward to discover what in their lives needs to be changed. For example, a man who has struggled for most of his life financially and never really enjoyed financial success makes the decision that he wants to change his life and become financially successful.

What do I mean by go backward? Simply ask yourself this question: if money was not an issue or concern for you or your family for the rest of your life, what would you do every day?

The knee-jerk answer is usually, "Oh, I'd travel" or "I'd take my family on a trip to—" or "I'd pay off all my bills and take care of my family." While these are all good immediate goals, we need to do a bit more digging to get to what's really important.

Imagine that you have bought all the new cars and houses and paid cash; you have traveled all over the world; the children have big bank accounts set up for their futures. After all of this, money is still not an issue. Now what do you do every day with your life? That is, if money were not an issue what would your life be about?"

Interestingly, this is where the spiritual side of human nature shines through. Almost 100 percent of those who participate in this exercise come away expressing a desire to help, assist, teach, or contribute to some group or cause in which they believe. It could be to work with underprivileged children or people with certain types of disabilities or to raise funds to fight cancer. Buckminster Fuller, an American author and futurist may have said it best when he stated "The minute you begin to do what you want to do, it's a different kind of life."

I know a woman named Mo who believed if children were exposed to making beautiful music at a young age, it could and would greatly enhance their self-esteem. So Mo focused on assisting children to learn to play various instruments and perform music. She believed these children had a much better chance to grow into confident, creative adults.

Am I suggesting that knowing the answer to the "what-would-you-do-every-day" question will make you successful? Yes. Although, it's only the beginning.

Think about this for just one minute: most people on the planet have never done this exercise. It is not taught in school. Instead, most children are taught to go to school, to get good educations so that they can get good jobs, and to become whatever they've focused on: waitress, teacher, doctor, lawyer, contractor, or any number of other occupations.

Please don't misunderstand me—there is nothing wrong with any of these jobs or professions. The point is that “Big Thinking” is not taught in our current system.

People who are super-successful financially, represent the top five percent of income earners in the country. In order to do that, the person must think bigger than what is taught in our school system. The exercise above is the door of change that allows a person to begin thinking bigger.

Completing the exercise provides clarity. Most people go through their entire lives not knowing the answer to that question. Thus, most people tend to travel in whatever direction the wind takes them. It is this lack of clarity that is a major contributor to high school dropouts, full prisons, unemployment, child and spousal abuse, and even homelessness.

Many people ask me how long the “What Would I Do” exercise should take to complete. When dealing with individuals, about 5 percent have already

given some thought to this and are able to answer on the spot. I suggest that most people take an hour a day for a weekend or a week pondering this question.

Furthermore, this is a very personal decision. What I mean is that the answer to this question is not what your spouse would do or what you and your spouse would do; it is strictly about you and what you would do given the opportunity. I've had some analytical types take up to three weeks to put down what they would do, given the opportunity.

It is quite a serious question to ponder, and the time needed will vary with the individual.

Yet, the question we try to answer in school is, "what do I want to be when I grow up?" That's a conscious decision we are taught to make. Then we put the things in motion that are necessary to achieve this goal.

Now we must ask not only "what do I want to be" but also "who am I and what's my passion in life? What legacy will I leave?" We are attempting to define our WHY!

I have a very close friend and mentor by the name of Pete Arroyo, Jr., who at the age of 27 told me, "JC, if your 'why' doesn't make you cry, it's not big enough!" With this kind of clarity, everything becomes easier. Pete's father, Pete Arroyo, Sr., suggests that your why

must be brought to an absolute conscious level where it can be the focus of your everyday life.

But what about that bad global choice that money is evil?

First, we removed money as an issue to help determine what's important to us and determine our "why." However, we must continue going backward and ask ourselves, "What needs to happen for me to put myself in the situation where I can freely do what I've determined is my *why* in life?"

Part of the answer to this will invariably come back to creating a financial position to ensure the end result.

Making the assumption that the personal contribution you've chosen is positive, you can begin to dissect and dispel the notion that money is the root of all evil. We now realize that achieving our mission, which is good, will require money. It is not a bad thing; it just is what it is. You can begin to adjust your thinking and understand that money is only a tool.

It is my belief that everyone has the choice to change his or her mindset and attitude. We can look at well-publicized books and movies of the day that reinforce this concept: *The Secret*, for example. One of my favorite quotes is, "The greatest discovery of my generation is that a human being can alter his life by altering his attitudes." This quote comes from a

modern American philosopher by the name of William James (1842–1910).

The truth is that the only secret out there is that we are what we think about. Thought is the beginning of all creation. Our lives are wholly dependent on our focus and dedication.

In the example thus far, our person had both a misguided concept that money was evil and a focus on his (or her) constant lack of money. However, if this person can clearly focus on a new life goal in a positive manner he/she can achieve a new mission in the spirit in abundance.

Making the personal choice to change is only the beginning of modifying one's attitude. There must be some commitment on the part of the person wanting to change. Really, the ease of change depends on how deep-rooted a person's past thinking is and how open-minded he or she is.

Let's call past thinking a person's "default beliefs."

It is work to change a habit, and we must understand that default beliefs are a habit that we have reaffirmed both consciously and sub-consciously for years. Most people find themselves defaulting to negatives like "money is bad", "the world is evil", "the educational system is no good", "I hate my job", "my marriage is in turmoil", "I don't have

enough money”, “I’m too fat”, “I’m too skinny”, and “I never get any breaks.”

It is very easy to maintain such default belief systems because the world media universally reinforces these ideas, with headlines of war, economic doom, murder, terrorism, and other black clouds. In essence, we have been incorrectly feeding ourselves and our default belief systems every day.

We must work to begin feeding our minds and bodies positive energy and thoughts so that we may change our actions. This will cause a change in results, which—in turn—creates a more positive attitude.

In changing levels, the toughest part of changing the way we think is not the decision to change, although that in itself is very difficult for some. Providing you do have the willingness to change, understand the toughest part about thinking differently is creating a new habit in the way we view and deal with thought.

Our brains consider thousands of thoughts per hour and tens to hundreds of thoughts per minute. Most of the time, we already have a default action waiting for every thought. That is, we’ve already decided how we are going to act based on how we have acted before.

The key element of thinking differently is to short-circuit our programmed default belief system.

But how does one “short-circuit” a thought to change the way one thinks?

With tens to hundreds of thoughts per minute, we must first focus on the important thoughts and/or the nature of the thoughts we wish to alter. Simply pick the thoughts that you feel are important.

Now we are down to the nuts and bolts of the process. Let’s take, for example, a lady who is overweight and has been for years. She gets up in the morning, walks to the bathroom, and sees herself in the mirror. She thinks, “God, I’m fat” or “I’m big” or “Wow” or “I think I look bigger today than yesterday.” While she might not initially be able to stop the thoughts from happening, she needs to process the thoughts in a new way. If she determines that the weight issue is important to her and needs to be changed, she must consciously change the way that she thinks. In other words, this is where she needs to short-circuit the old standard default thought and replace it with a different thought.

Since we know she wants to be more positive and change her belief system, she must select a new conscious thought that is in her mind’s best interest and insert it. The new thought might be, “I have a beautiful face” or “I am a powerful person” or “I love being alive” or “You are a wonderful and powerful person” or “I am healthy and powerful” or “Wow, you look good.”

However silly it may seem, I suggest that this new thought be spoken aloud. Look back at oneself in the mirror and verbalize it again. If it seems funny, I encourage enjoying a good laugh.

Now each and every time throughout the day and evening that any weight related negative thinking attempts to run across the mind, insert a new conscious thought. It will take a couple of weeks or more to replace the old thought, and it will require *conscious effort* each and every time the thought comes up. But soon, your brain will replace the old default behavior with this new and positive thought.

Your mind only knows what you feed it! So feed it positive thoughts!

How many key thoughts can a person work on at a time? Over a two- or three-week period?

I recommend that a person start by choosing major themes or ideologies that he or she wishes to change or improve. For example, if people feel that they are negative and pessimistic about everything in their world (from personal to business to family), they may want to make a commitment to stop and focus their conscious effort on negative thoughts, replacing them with the positive.

Other people may seem to be angry all the time and mad at the world. Usually these people are mad at and/or disappointed with themselves. In most

cases, these people do not realize that they are actually frustrated with themselves. As a result, they are throwing negative energy outward. If these angry people have truly made a commitment to change, they must realize that only they have influence and control over their emotions.

We all have emotional freedom. That is to say, we each get to choose how we react to things in our world, whatever they may be. Once this truth is known, we must short-circuit our thought department's process every time we begin to default to anger.

In this situation, we may need to deal with the ideology behind the anger each time it arises. For example, a driver on the road did not signal to turn, forcing you to step on your brakes in a hurry. The angry person might start muttering about what a jerk the other driver was, becoming emotionally worked up about the situation. The question here is, how can we allow the actions of someone else to play such a big role in our lives? If we choose to invest our emotional capital into this outside influence now and/or on a regular basis, then we are allowing outside sources to "control" how we feel and react to life.

It is imperative that we adjust our emotional point of view and take control of our emotional capital. In other words, the fact that the other driver did not properly signal should not and cannot become a

major focus. Perhaps when we feel any anger, we say to ourselves, "Wow, I'm an alert and good driver" or "I am grateful that my car and its brakes are in good condition" or "I'll say a prayer for that person. I hope they'll be okay." The thought and emotional point of view must change, and this process must be followed each time the anger pops up.

Initiating change can be challenging, and I suggest people make this effort a fun experience. Don't be afraid to laugh at yourself. If you can get your arms around how funny it is that an outside influence could possibly control your inner feelings, then when you find it happening (and you will), you will laugh at yourself. This mind set is all a part of changing the way you think.

I've had many coaching clients acknowledge that enhancing or changing your life and your thinking requires work minute to minute every day.

While this is true, I encourage them to shift their mindsets. Rather than say it's "work" to do so, let's say that it is an "opportunity" to make changes and improve minute to minute. This has a more fun, optimistic, and exciting feel to it, since most people ally the word "work" with something that is not so much fun.

How we think is what makes all the difference in what we pursue in life and business. The person who

elects to continue thinking as he or she always has will continue to reap the same things.

We all know someone who is the victim of misfortune. We know people who are victims each and every day of their lives. There is always major drama going on and it is never their fault. These people are always the victims. But their unhappiness stems directly from their thought processes and how they spend their emotional capital. In other words, it's their choice.

"Emotional capital" is something we all possess and have the right to spend any way we choose. The study of emotions teaches us that nobody but you can control how you feel emotionally. It is an individual choice, plain and simple. This is what we call emotional freedom!

In December of 2005, my wife was diagnosed with stage three plus ovarian cancer. This is a rather blunt and powerful fact. How she chose to deal with it emotionally was up to her. She chose to deal with it in a very positive manner. While I initially defaulted to emotional havoc, my wife chose to be extremely positive. She told me not to worry: it was simply not in her plans to become a cancer victim. She met with all the necessary doctors, changed her diet, had two major surgeries, and six months of chemotherapy. Now, she is cancer free. This was especially

amazing to me as the doctors told me that she might not come out of the first surgery!

My wife could have spent her emotional capital becoming an emotional wreck, being a victim, or giving up and throwing in the towel. Instead she chose to invest her emotional capital with a powerful and positive mindset.

Both the surgeon and the oncologist were in awe and used the word "miracle" six months after the fact.

Needless to say, her emotional strength gave me a whole new perspective and caused *my* emotional state to become much more positive and supportive. Together, we moved beyond that temporary setback. My wife is also my business partner, and we recently completed a seven-country speaking tour. She has now run for and been elected as the Vice President to the board of a 14,000 member real estate association.

On a side note, I should mention that my wife and I are both believers in the pooling of positive energy and prayer to create powerful results. A variety of friends and business associates included her name in their prayer groups. Although we both happen to have been raised Catholic, we had Mormons, Jews, Christian Scientists, Religious Scientists, Protestants, Catholics, Muslims, and others praying for her!

However, not everyone is as positive as my wife. What about the people who seem to be unhappy with their lives and appear unmotivated to do anything to change their situation?

The short answer is this: it is their personal choice to stay right where they are, period. Some motivation is negative and some is positive. Even the couch potato has motivation to sit on the couch and watch television. While many may look at this person and say, “They have no motivation to change their lives,” the truth is that they do have motivation—to lie around the house and watch television. The real question is why? We need to be careful to avoid judging people like this. Remember, these are their choices and their lives. Ironically, it’s not uncommon that people like these are the ones saying, “I wish I could do this” or “I wish I could do that.”

Most people who are truly inspired and thus motivated to think differently and take productive action to produce desired results, tend to avoid uninspired people. Inspired people are much more drawn to other inspired people. This is known as the law of attraction, and it comes right back to you: you get (or attract) whatever you think about.

What is our inspiration in life? The person who seems unmotivated probably just lacks the inspiration that stimulates positive motivation and productive

action. Everyone makes a choice to be as they are, whether that be positive or negative.

Okay, let's say that somebody has picked up this book and he or she has either been totally negative and wants to change, or he or she has had some success and is looking to move to a new level in life. Where does this person start?

If you are reading this book, you are already making a positive step toward change. You should be commended for being in possession of the book and understand that it's not an accident you have it! Someway, somehow, your personal thought process led you to be in possession of this book, whether you bought it or someone gave it to you as a gift. Either way, it is the law of attraction at work.

The reading of this book is productive action, and I would encourage you to continue your research, reading helpful materials and taking more productive action to either determine your why (inspiration) or to reinforce your actions in the direction that will lead to the accomplishment of your life's mission.

Understand that one piece of research leads to another; one action leads to another, and it's all good. Reinventing oneself is a process which requires new thought and new action.

Mo Anderson, the woman I spoke of earlier, had a simple passion to teach music to kids. She is now

the vice chairman of the board and a cultural icon of one of the largest real estate firms in the world. She now positively influences over 70,000 associates and their families. Ultimately, she touches the lives of hundreds of thousands of people. She has also been monumental in the establishment of a charity foundation that assists those in need to the tune of millions of dollars each year. This woman was born into the family of a poor tenant farmer in Oklahoma and struggled to obtain the degree that allowed her to teach music to youngsters. Mo is a devout Christian and is committed to her beliefs, both privately and publicly. Mo would tell you to follow your heart and trust your inner faith and instincts.

Mo Anderson is a classic example of personal belief and focus. She has the ability to keep simple what most people attempt to make complicated. Because the universal law of attraction is always at work, Mo has surrounded herself with big thinking and like-minded business partners and associates.

She maintains the simplicity of a person who follows her heart in life and business and has no qualms about sharing her beliefs with the world. She always appears to be happy and considers herself blessed and fortunate.

Although the facts are that she was the daughter of a poor tenant farmer, the intangible in her life—as in everyone’s—was and is emotional freedom. Mo,

even without formally doing the above exercise, was able to determine what was really important to her and in her life. Not only did she determine what was important, she was ethically committed to following her heart and dreams.

Being committed to achieving certain results is one thing, but being ethically committed is being blessed with and by a higher influence that guides you along the path with clarity and focus.

While many different faiths and religions exist on the planet, most concur that a higher power exists, commonly labeled as God.

Mo Anderson credits God for the life she is blessed with today.

Accessing one's emotional freedom is a personal choice. But it's a choice that most people don't realize that they have. What is the difference between thinking average and thinking great? It has everything to do with a person's belief in his/herself and his or her mission. It all returns to the way we think and whether we are feeding ourselves with positive mental and emotional nourishment or have succumbed to the easy to find, yet damaging, low vibrating cycle of life.

The greats are ethically committed to what inspires them, and they seem to possess more clarity of

vision. Great people are also grateful for life and the opportunity to live it!

A huge difference exists between the concept of scarcity and abundance. People who live in abundance tend to be more positive and believe in abundance, whether they are talking about love, commitment, money, or possibilities. People who live in scarcity tend to be more pessimistic and dwell in the lack or a perceived scarcity of love, money, commitment, and possibilities.

Greatness and clarity of vision, regardless of the mission, requires information, knowledge, and passion. The more open people are to their spiritual selves and to following their hearts, the more likely they are to live in abundance.

## Chapter Five

# Thinking Bigger

**D**o our thoughts and thought patterns directly correlate to our emotional vibration level?

Absolutely—it has everything to do with the level of vibration. It is really very simple. Spiritually and emotionally we will always attract other things that are vibrating at the same or similar frequencies we are. This is the exact reason why it is so important to vibrate at the highest frequency possible at any given moment.

This is a critical point regarding the choices we make. If it's true that we get what we focus on, then the more positive we are, the more we vibrate at a higher frequency. Thus, it stands to reason that we would want to feed ourselves with all the positive energy we can.

When we make the conscious decision to be more positive, we are also making the decision to live at a higher frequency, even if we don't understand it or know what that means. This can and will change our lives and our world.

Now we are getting into the philosophy that people can do anything they want in life. It really comes down to the possibilities a person can see and the belief he or she has. Changing the way we think increases the possibilities we can see and expands our belief library. This, in turn, enhances our overall ability to think bigger about things that we may have never before considered.

Getting anything we want in life, however, does require more than just thought; it requires what we call “productive action.” The more we feed the thought process with positive input and the more we focus on our personal clarity, the more actively we will pursue the productive action that will bring about change in our lives.

The truth is, it all starts with thought. A friend and international speaker by the name of Doug Stevenson puts it this way: “Conceive It—Believe It—Take Steps to Achieve It—Then Leave It to God and Prepare to Receive It!”

Ego check and avoiding judgment: why is it important?

These things are important if it is our personal desire to learn and grow. When we judge other people, we are comparing them to ourselves. In doing this, we tend to set ourselves up as something that we are not, hampering growth.

I have a friend who is a multimillionaire. In fact, he is one of the most successful people in the history of network marketing business. His name is Richard Kall. He was originally introduced to the multilevel marketing business by a mechanic in greasy overalls who asked him if he had financial freedom. Richard Kall was one of those people (and still is) who was learning-based and open-minded.

My friend Richard could have said, "Who in the heck does this grease monkey think he's talking to?" or "I am obviously way more successful than he will ever be," and the conversation would have gone no further. Instead, Richard told his wife they needed to attend a meeting. As the story goes, when they approached the house where the meeting was to be held, they noticed that the house on the left and the house on the right were both run down and in foreclosure. The house they were entering looked even worse.

The point is that even though Mr. Kall was extremely successful in the insurance and real estate business at the time (in 1978), he was not judgmental, and he did attend the meeting with the mechanic.

Today Mr. Kall enjoys a massive income in excess of hundreds of thousands of dollars per month from that industry.

He is a loving, caring man who freely gives back to his associates and community on a daily basis. He

travels the world assisting and training others who are interested in building financial freedom through network marketing. In fact he authored, *The Book on Network Marketing* (published by Nemanity, LLC).

Part of thinking differently and moving away from our “default beliefs” is learning from others and casting off judgment. You never know where the next opportunity might be.

Earlier we discussed that the initial opportunity to change requires some minute-to-minute attention. Does the process of thinking differently begin to get easier? Yes, changing our mindset and making better personal choices becomes easier as we focus on it and do it more. The exciting part is making the commitment to change and taking those first few steps. A friend to all of us, Wayne Dyer, noted, “If you change the way you look at things, the things you look at change.” This is 100 percent true. The personal choices we make are responsible for who and where we are in life.

Simply stated, trust in yourself and have faith that you want to make some changes and move to a higher vibration and/or a different direction in your life. Once you open your heart to the universe and sincerely outline what you desire, the law of attraction will naturally begin to bring those things to you. My recommendations: learn, grow, and enjoy the ride!

## Chapter Six

# Let the Reinvention Begin

The last two chapters dealt directly with the mindset necessary to reinvent oneself. If you are not open-minded to some new and different concepts, what comes next may not work for you.

It seems that very few jobs, professions or careers have been unaffected by our recent economy. I've interviewed a number of folks who represent a wide variety of jobs and occupations. You might think doctors would be unaffected in a bad economy but not so; even their business is down. In these tough times, people are reticent to pay their copays or lack insurance all together.

Attorneys are also feeling the pinch of the economy, some more than others. Many have gone into the loan modification and bankruptcy businesses in an attempt to generate new cash flows to their businesses.

While some professions are feeling the pinch, their loss is minimal when compared to others listed below.

The people in real-estate-related businesses have had to reinvent themselves just to stay in business. Those in real estate who did not re-invent, are now out of that business!

The auto industry has been completely slammed except for the little bit of artificial life pumped in by the “Cash for Clunkers” program, paid for by the tax payers.

Most in the retail sales business have been affected along with their entire sales force. The travel industry, hotels, restaurants, rental car companies, casinos, builders, manufacturing, banking and many more industries have not only been affected; in some cases it was terminal!

Many who have been able to keep their jobs took a pay cut even though it was not their idea.

So, what do we do now to reinvent ourselves?

The answers, though varied, are similar across the board. Most of us are not able to just up and leave our current jobs or occupations. The truth is, if we are about to reinvent ourselves, it would be foolish to jump into something new and just walk away from our current livelihood without having the financial means to do so.

Based on that reality, we are going to focus on opportunities that start part time, but that we can fit into our current lifestyle without jeopardizing our

family's financial stability. We will combine that with opportunities which are based on "residual income."

One industry, which happens to account for about twenty percent of all millionaires and is built on residual income, is network marketing. Billionaire Warren Buffett, registered by Forbes in 2008 as the richest person in the world, recently purchased a network marketing company, now one of his best performing assets. Gary Keller, considered one of the brightest real estate minds in the world, operates one of the largest and most profitable real estate franchises in North America built on a profit share, residual income model. Another billionaire, Donald Trump, is endorsing one of the premier network marketing companies in the world and has just opened his own brand.

Most of the millionaires who made their fortunes through network marketing started part time. It is an industry that regular people like you and I can join with no money or very little money and still radically change our lives and financial futures. If you have always discarded the concept of network marketing in the past, let that go for now and remain open minded. This may be your best opportunity to create real wealth and truly impact the lives of you and your family.

Any reinvention will require some work and commitment on your part and a change of habits.

First, let's recognize this entire reinvention is a process. It will require some time and patience. Understand that any valid business you decide upon will not be a get rich quick scheme. First, you must base the process in reality and make a time commitment.

## TIME

Let's deal with one of the first questions everyone wants to know: how long before my financial life is reinvented and I am generating \$2,500, \$5,000, \$10,000, or \$20,000 per month or more?

It's time to really decide what your reinvention might look like. In order to assist you in evaluating what business path you might want to consider, I have included bits and pieces of interviews and stories from normal people, just like you and me. These are people who have reinvented themselves and are enjoying massive success.

It is simple and straightforward. Your success depends on the time and commitment you are willing to put into the reinvention of yourself and upon how "coachable" you really are. I am currently seeing everyday people achieving success at levels of \$1,000 to \$3,000 within their first 30 days into their new business. I have become good friends with a husband and wife couple, Sean and Yolanda Jackson, who both work for the local metropolitan

police department. They had an eight-year plan to retire from their traditional jobs, which included buying out the last two years of her employment. Their dream was to move closer to family in either Austin or Dallas, Texas, open a smoothie shop or a beauty salon, and enjoy their lives together. In merely six-and-a-half months that has all changed. This eight-year plan has now been reduced to a one-year plan. Furthermore, after only six-and-a-half months their current part-time income is above \$5,000 per month, with much more potential to grow. They are on track to generate in excess of \$10,000 per month in the next six months.

I assure you that this couple is representative of everyday people. Unlike the average person, though, Sean and Yolanda Jackson understood their “why” and made a commitment. This is key to achieving success. The difference between a want to reinvent yourself and a commitment is huge. My good friend Mark Stephan, who is extremely analytical, pointed me to a quote from *The Answer* by John Assaraf and Murray Smith: “If you’re interested, your habits will change to those activities that are convenient—with commitment, you will be willing to do whatever it takes.”

It is unlikely that anything meaningful can be accomplished without the investment of time and resources. Any part-time venture you decide upon

will require a commitment of ten hours per week, beginning with research of potential ventures.

This reinvention begins today, should you choose to really change your life. I suggest that you have a meaningful meeting with your spouse or significant other and discuss your desire to reinvent yourself for the sake of the family future making them a part of the entire process if possible.

Children present a larger challenge. Once you have decided upon your business, I suggest you have a family meeting and explain that mommy or daddy is investing some additional time for the long-term benefit of the family. Explain the immediate impact it will have on family time and the support you are looking for from the family members.

Let me ask one more question. If it took five years, part time, to build a residual income of \$10,000 per month would you do it? This income would be equal to a 5% return on two million in cash just sitting in the bank.

Would you commit if it took five years to build a residual income of \$25,000 per month? I know a young South Korean man who could barely speak English just five years ago. He now enjoys a six-figure monthly income. That's over \$100,000 per month. He is an everyday kind of guy who, before he

reinvented himself, worked in a Starbucks making coffee for \$8.50 per hour.

His name is Danny Bae, and he was able to retire his parents in just a few years, thanks to his new business. This young man is now training tens of thousands of people all over the world on how to be successful in their own businesses. Mr. Bae would be the first to tell you that he is just another everyday person who feels blessed to enjoy his current success.

Yes, it's true: results vary with the individual. The key difference between the individuals is coachability. If a person has desire, and they are coachable, they too can enjoy massive success.

If you are willing to commit the time and be coachable, read on!

## **Time summary**

*Getting started in a new part-time business (which begins as a "plan B" while you still maintain your current job or profession) will generally require a consistent commitment of 10 hours per week.*

*Don't leave your "plan A" job or profession until your "plan B" exceeds the income of your "plan A" consistently for several months!*

If you are coachable and plug into the system, three to seven years can yield financial freedom.

## Chapter Seven

# Julie's Story

Julie is a typical 28-year-old young wife and mother who candidly shares her story with you. She is an everyday person who, like many reading this, was forced to reinvent herself because of today's economy and its effects on her growing family. Julie has shared her story in her own words.



Imagine that your life is everything that you had always hoped for. I am talking about the type of things that little girls dream about when they are playing with their dolls. Although men tend to see us as rather complicated, we women really only need a few things in life, and it all comes back to the need to feel secure: secure in our relationships, secure in our children's well-being, secure in our marriages, secure in our homes, and secure that the everyday comforts we take for granted will be there.

I can remember being a very young girl and knowing exactly what I wanted in life. I also remember

thinking that age twenty-five seemed like the “magic” time it should all be completed. Come on, twenty-five is “old” to a child. It seemed like plenty of time to master a career, find love and marriage, have children, become rich, go to Disneyworld, get the pink Barbie Corvette, and be living in a huge mansion. I remember making the declaration. All of my life-long goals were to be accomplished by the ripe-old age of twenty-five with the rest of my days being spent enjoying love, flowers, dolls, picnics, castles, and twirling around. When did that train of thought ever change? When did it all get so complicated?

Fast-forward to age twenty-five and my reality. Although I didn't have my mansion and had still never been to Disneyworld, it felt like everything was just as it should be.

At this point in my life, I was running the top real estate team in the Southwest region and felt that I was at the top of my career. And, oh yes, the man of my dreams showed up. He was charming, funny, tall, stubborn (strange, but I actually liked this about him), handsome, career- and child-oriented. We were planning to be married. We were also planning a family. He had a child from a previous marriage, a 3-year-old son, and we were expecting our first child together in a few long months. I say long because anyone who has ever been pregnant knows what I

am talking about. And anyone who has ever been married to someone who is pregnant knows what I am talking about. There is nothing “short” about watching your stomach blow up to magnitudes you did not think were humanly possible, losing sight of your feet, seeing your belly button turn itself inside out, not to mention the weeks of flu-like symptoms some of us are fortunate enough to feel. Wow, just writing about it is making me nauseous. Don't get me wrong, as a whole pregnancy is a beautiful miracle—when it's over.

At this point, my husband and I had decided that when the baby came, I would stay home and be a homemaker. As a child, this was just part of the dream. I watched my Mom and Dad both go to work daily. They did the best they could with what each of them had. My parents divorced when I was only three. Because of this, my sister and I lived with either my Mom or my Dad at one time or another. When we lived with Mom, we were to check in with the neighbor when we got home from school because Mom was still working. I remember several years when my Mom worked graveyard shifts at a grocery store so that she could spend time with us during the day. The only problem with that was she wore herself out and ended up spending most of the day asleep. My sister and I would get ourselves up in the morning, get ourselves ready for school, make breakfast, then get ourselves off to school. At this

time I was in the second grade, and my sister was in kindergarten. When we lived with Dad, he would have us at the school in Safe-Key until almost six every night because he had to work. By the time I was nine years old, I had mastered French Toast. We liked it and became experts in the fine art of making French Toast. We adapted, as most children do. It was during this time of my childhood that the decision was made: once I have children, I'd be staying home to make them breakfast, lunch, and dinner until the day they moved out of the house.

At age twenty-seven, this is exactly what I had, my perfect scenario: a loving, hardworking husband, and two children, with another on the way. We had the big house, two cars, brand new furniture, someone else taking care of the yard, and someone else ironing the clothes.

Every Sunday before church, we took the whole family to breakfast at our favorite restaurant. Fridays, I took the kids out for ice cream. I bought them clothes whenever I wanted. We went to the park whenever we wanted. We lived a pretty carefree, financially worry-free life. Though not willing to admit it at the time, we spent as much as we made, which was well over \$100,000. We were still paycheck to paycheck. The paychecks just got us a lot more in that two week period than paychecks in the past had!

And then “it” happened. By “it” I mean this economy. While living it up in my little bubble world, I didn’t even realize what was going on, not until it knocked on my door.

It was December when my husband called saying that the owner of his company wanted to take us out to a social gathering and then to dinner afterward. Talk about excited! The opportunity to converse with people who were over the age of five was really something to look forward to for me. Don’t get me wrong. I adore and love my children. The truth was, I knew my ABCs and my 123s. When that is the extent of your conversation daily, you start to long for some “grown-up” time. Let me also add that I had just had a baby three months prior and was aching to feel like something other than a food source. Again, don’t misinterpret. These are just the true, uncensored feelings that I was having at that time.

I got all dressed up. Sleek little black number with matching heels, dangly earrings, and a cute little purse. Put on make-up, styled my hair and was feeling like a woman. It was refreshing. My sister had arrived to take care of the kids while we were out. I waited patiently for my husband to come home and sweep me off my feet.

He arrived, quickly changed, and we were off to our adult night out on the town. We met with his boss and his wife at a networking event for the

construction industry. It was inside of the newly built, gorgeous TRUMP on Las Vegas Boulevard. We valet parked the car and the bellman opened the doors. Everyone was eager to make sure your arrival was known. When you walked in, the smell of newness and money abounded. There were shiny marble floors and fresh flowers in vases that I'm guessing cost more than some people's cars. Needless to say, it was beautiful.

Local celebrities filled the lobby. George Maloof, owner of The Palms Casino; Mayor Oscar Goodman; and Jan Laverty-Jones. There were even several of the elected members from the local Realtor association who I recognized from my ten-year career in the industry. It was amazing. We socialized with the more well-known citizens of Vegas and drank wine out of extravagant glasses. After about an hour, we decided it was time for dinner.

What a perfect way to end a perfect night: dinner at one of the finest restaurants Las Vegas has to offer. Delicious, tender filet mignon, creamy garlic mashed potatoes, asparagus seasoned and steamed to absolute perfection, the sweetest crême brulee with a perfect caramelized, crunchy top. Nothing could be further from the truth. At least that's what I had imagined. Much to my shock and dismay, we ended up at an Applebee's just off the freeway. The evening got progressively worse. It was this meal at

Applebee's, dressed for gourmet, that I learned of my husbands "effective immediately" pay cut.

A big pay cut. Forty percent (40%) of our income was gone. Gone in one dinner (not even a great dinner at that). To this day, reliving that moment almost puts me in a state of despair. My initial reaction to the situation was "at least we still have a job, right?" Once the shock wore off, I was ready to fix it. I've always been a "fixer."

It was obvious that our financial life was broken and needed a *major* overhaul. It was at this time that I began my stream of uneventful, unfruitful endeavors in an attempt to make up a 40% pay cut and still live the life I dreamed of at home with my children.

I tried Ebay, garage sales, and blogging. The grand total of all these efforts was less than \$2,000 over a 3 month time frame. I assure you, our 40% pay cut equaled more than \$2,000 in a one month time frame. My attempts, though done with great intentions, just weren't getting the job done. I knew I had the drive, the ambition, the desire—I just didn't have the right vehicle to make it happen. Unfortunately, I ended up enrolling my Mom to help take care of the kids while I got a part-time job at the same real estate team I once ran. It was torture, being away from my children most of the day. I am grateful to God that my Mother was able to help and take care of the children while I was at work because

the sheer thought of someone else changing my baby's diapers, feeding him, cuddling with him, ran me up a wall. I thought that if my children were going to create a strong bond with someone, it might as well be someone I already knew and cared about, as opposed to a daycare specialist. Moreover, our new budget didn't have room for expensive daycare costs.

It was at this point that I lost sight of what was really important to me. I was so engulfed in the vicious cycle of work to pay bills that the vision I once had, to create income and stay at home with my children, was nowhere to be seen. I was so lost that when an opportunity was dropped in my lap, I saw it as a nuisance, something to pull me away from my kids, again.

It was my father who approached me with this opportunity. I'll be honest: probably the only reason I even entertained the idea of going to a "meeting" was to get him off my back. He was so excited and so to support him, I went. I had no intention of signing up for anything or getting involved.

Though my love for my dad is endless, he had previously lost some of his credibility in the "new opportunity, we are going to be millionaires" department. From a very young age, I remember my dad selling air and water filters with little hearts on them. I remember telling people that they needed it to

breathe better and drink cleaner. From there he moved on to vitamins that you added to your water. He would walk around all day with chunky, discolored water. What's worse is that he was actually drinking it. Being his daughter I had to try it. It morphed into another form of fancy vitamin water. This one was supposed to make you live longer and look pretty, at least it wasn't chunky. The next venture was a video e-mail concept. I still wasn't sold on it; however, Dad was sold out to it. He was so sold out that it was my wedding gift: a membership and my first year of monthly fees paid for by him.

Though my Dad took this one very far; ultimately, the company failed him. Deep down in my little linear income thought process, I was thankful that I didn't get involved.

Despite these examples, I went to this meeting to support him, and that was it. It's easy to understand why my idea of multi-level-marketing was tainted. I'd known my dad all my life, and we still weren't millionaires. I just didn't believe it was possible with that type of "scam."

I attended the meeting. It was big; hundreds of people were there. They were all excited, well dressed, and happy—almost too happy for me at that point in my life. Remember, at this time my life was still crumbling around me, thanks to our newly reduced finances. I had my utilities shut off more

than once, a car repossessed, and creditors calling me nonstop. I was mowing my own lawn and ironing clothes. My marriage was in shambles, stressed and pushed to the limits. We were at one another's throats, constantly criticizing each other for our money spending habits, which bills were more important, and how come the other wasn't making more money.

My dream world had collapsed. Every day we sunk further and further into despair and destruction. We got to a point where there was no hope. We had just accepted that this was our life, and we were somehow deserving of it.

But, this meeting, for me, changed all of that. I went in totally closed to the idea that my life would be anything other than what it had amounted to thus far. I walked out of there with a sense of hope. Hope has got to be one of the strongest things a human being can feel. Without it, there is literally nothing. With it, you can conquer the world. I left there with hope. I signed up that night and began on my Network Marketing career.

I came home that night entirely too happy and excited for my husband to handle. If you thought I was in a rut, meet my husband. For him, on top of our lives falling apart, our marriage hanging by a thread, and sometimes lacking gas to even cook dinner for our kids, he was full of blame and guilt. He

felt that it was his duty to make sure that our lives were a walk in the park, and it wasn't anymore. He blamed himself, and it wore heavily on him. Fortunately, that evening I came home with ample information for him to read over and a DVD for him to watch. I know this man; he was the most analytical person I've ever met, so information for him to consider was mandatory! I let him know that I had started and that one day he'd never have to work. I was inspired, hopeful, giddy, and ready to change my family's current situation. He wasn't there with me on that level. He did finally go to a meeting and saw the credibility of the company, the endorser, the 17 years in business, etc. and his excitement followed.

We planted our flag deep and have been running hard ever since. I won't say that MLM has fixed all of our problems; life is still going to happen. But here's what I do know-I have an opportunity to make money a non-issue. I know that money can't buy me happiness and can't take away all my problems, but I do know that a life without the single stress of money would be a lot more enjoyable than the one with the constant nagging, "how am I going to pay for this or that?"

This business and industry have given me the opportunity to say that money will never be the reason I do or don't do something.

## Chapter Eight

# Choosing the Right Business

**N**ow the rubber meets the road as we come to investigating and choosing the right business and the right business model.

Residual income will help you build wealth and change your future.

Andrew Carnegie, the father of the American Steel Industry, said “I’d rather have one percent of 100 people’s effort than 100% of my own.”

This apparently worked quite well for Mr. Carnegie, who died in 1919. Before his death, he donated the funds to build over 2,500 libraries in the English-speaking world and gave away over 350 million dollars to worthwhile causes. In today’s economy, that would equal tens of billions of dollars.

Robert Kiyosaki, author of *Rich Dad, Poor Dad*, said, “Most people struggle with money because in school they only learn how to work for money. Rarely do they learn to have money work for them.”

The residual income model is an efficient way to use the concept of leverage described by Mr. Carnegie and accomplish much more than we could simply working for money.

There are several areas of importance we must evaluate when considering any company, business, or opportunity.

First is this concept of residual income: “Doing something once and being paid over and over again.” Usually, this is the result of introducing the customer to a product or service that they pay for on a monthly basis, like they would an electric bill.

It is important to consider four key elements when evaluating different companies:

1. What is the specific product or service that the company offers?
2. How long has the company been in business?
3. Are you passionate about the company and the opportunity it presents for yourself and others?
4. Is it simple? Can I do it?

## Product or Service

Today's consumer is far more sophisticated than in years past, and—with a tight economy — your customer (whether a family member, friend, or stranger) is not willing to spend money on something month after month without a perceived value. This means that you've got to thoroughly and practically evaluate the product or service.

You may want to ask yourself some questions:

- Are people using this service today?
- How big is my target market?
- Will people continue to pay for this product or service every month without fail?
- Is it recession proof?

If, for example, you are selling make-up for women, understand that you have cut your target market by half simply because your product only appeals to one gender. I am not suggesting that there is anything wrong with this decision; I am simply saying that, you as the entrepreneur, must consider these facts before making a definitive decision.

Consider for a moment one of the many vitamin or health juice opportunities on the market. While these items may seem like easy options, if the product does not provide a noticeable change in the way

the consumer feels after 60 to 90 days of buying and taking the product, they will discontinue it as non-essential when money gets tight and/or the opportunity does not pay for itself.

Because there are thousands upon thousands of potential business opportunities, all with a different product or service, you must be sure that you can be passionate about the one you choose. Ask yourself the following questions:

Who is my target market?

Do I have a huge target market, which includes all people or is the product or service exclusive to a small group thereby limiting potential sales?

I suggest looking for a product or service that most people are already using and/or a new technology that everyone will have someday. Consider the color television. At one time, nobody had one. Now everybody has *at least* one. The same is true of the cellular phone. I remember my first cellular phone (nicknamed "The Brick"). I bought the phone in 1987 for \$1,250.00; the monthly bill was between \$1,000 and \$1,400 per month...OUCH! Who knew that someday everybody, including children, would have and use a cellular phone? If I could only turn the clock back and be an investor in the cell phone industry!

## Time in Business

It is not enough to just think about the time you must invest. You must also consider how long the company has been around and how likely they are to continue into the future.

There are two schools of thought on affiliating with a company. One is to join a brand new company so that you are one of the founders in the early stages of development. In this scenario you will reap potentially huge rewards if and when the company goes global. The second school of thought is to affiliate with a company that has proven they are business savvy and have been in business for at least nine years. This ensures that the company has the ability to adapt to the marketplace and has enjoyed success with consumers over a tested period of time. It also proves that their representatives are loyal and that the company is offering a compensation plan which works and continues to attract new business partners. This is a must for a network marketing or MLM company.

Here is a bit of shocking information. Since 1950, approximately 60,000 different MLMs have been introduced in the United States, and roughly 100 of them have survived for nine years or more. That's less than a 1/5 of 1% survival rate.

Remember: it takes the same amount of work on your part to build a team and business inside a company whether it is going out of business or continuing on a long and healthy road. This makes choosing a solid and proven company essential in adopting a “plan B” and reinventing oneself in today’s economy.

The choice is yours. I am a bit more conservative than some and have already experienced building a significant business with a relatively new MLM only to be disappointed after two years of hard work. The odds suggest that you look for a proven company with financial stability and a track record of success.

## **Passion for the Company**

No project is worth your investment in time unless you are passionate about it. If you are not excited and passionate about your business, product, or service, there is no way that you will attract others to participate with you. Remember, the success of any MLM is leverage. Even though most successful MLMs do not require that a person have sales skills to be successful, a person must possess some excitement, confidence, and belief in their product or service.

More times than not, you will have to learn about the company you are considering before you can

become passionate about it. It is not enough to just have a passing interest in a company; you must invest yourself, do research, and excite yourself.

I recently conducted a survey on Facebook. I asked the following: “If you could invest 6 to 10 hours per week and it would change your financial life forever in just three years—would you look at the opportunity?”

The choices for answers were:

1. Yes.
2. No.
3. I am not motivated to change anything.
4. It already sounds like a scam to me—not interested.
5. I think I’m closed-minded. No, I don’t want to see it.

Although not a scientific survey, just over 70% of the respondents answered yes, they would look at the opportunity. The majority of the remaining votes fell into the “no” or “it sounds like a scam categories.”

The fact that over 70% answered in the affirmative suggests that most people are open to looking at a financial alternative.

Finally, there is one more simple principle to consider: the principle of two rabbits. It is really important that you do the proper investigation and select “the” company that fits your criteria using the outline above for your guidance. On occasion, people new to network marketing are attracted to more than one company and buy into multiple opportunities. I am here to tell you that you can really only chase one rabbit at a time. If you attempt to chase two or more rabbits at the same time, you will not catch any of them. Since passion is a key element in the formula for success, pick the opportunity which makes the most sense and about which you are most passionate. Then, commit!

### **Is it simple? Can I do it?**

Naturally, any new venture will require some training to learn about the opportunity and the products or services you offer. The question is, will you feel comfortable in this business? Is it simple for you? What about for the people you introduce to the business?

Does the company provide these two things?

1. A system to follow, and
2. Training on a regular basis?

Remember, we are looking for simplicity here. Is there already a system in place with training for your new business partner(s) to learn and grow, even if you are not present?

Is it able to be duplicated?

If it is simple, can be duplicated, and you have passion for it, congrats, you've got a winner!

All that being said, remember everything new feels different at first. It may take a little training before you realize how simple it really is, so don't give up on a great opportunity because you don't see how simple it is on the first day or the first week.

## Chapter Nine

# Can I Really Do This?

**T**he real question for many is “can I really do this?”

I’d like to share some stories and information about real people who have and are enjoying great success after reinventing their thought processes, opening their hearts and minds, and getting involved in network marketing.

Remember, anyone from any walk of life can jump in, enjoy massive success, and change their lives—providing they are committed and coachable. This includes you!

We have stories from unemployed college kids to super-successful executives—and the entire gambit in between. The good news is that everyone has the same opportunity and discrimination does not exist. You can be black, white, yellow, Asian, Indian, Hispanic, or any other color or nationality. You can be young or old. You can be skinny, fat, tall, short, pudgy, cute, not so cute, blonde, brunette, red-headed, bald, male, or female. You can have a

degree from Yale or may have never earned your high school diploma. You could have worked 5 or 10 previous jobs or have never been employed. There is no discrimination in this business.

## The Workaholic

I know a gentle man by the name of Peter Arroyo, Sr. who, for years, had been one of the top producing real estate agents in America. He was consistently in the top two percent nationally, making hundreds of thousands of dollars per year. The issue with Peter was that he was a workaholic. He started his day at 7:00am and often didn't finish until after 9:00pm. He generated a massive income for his household and they appeared to have a great lifestyle with all the material perks: million dollar house, pricey cars, and other luxury items.

Because he was an entrepreneur, he also invested in a microbrewery, which put even more responsibility on his plate. On the outside, this looked like the ideal life: money to spend and no worries about bills. But that just wasn't the case. Mr. Arroyo's problem wasn't money, it was time. He had money—just no time to enjoy it or anything else in his life, for that matter. As a result, his family suffered. He missed most evenings with his family, and his wife was constantly upset.

Mr. Arroyo was not looking for an opportunity when one came his way. A business associate came to him with an idea. He explained the concept of a lifestyle to Peter. See, Peter already had lots of money and was not looking for more money; he was looking for more time to spend with his family. He, like many others, had created a lifestyle that now required him to keep working to generate the cash to maintain the lifestyle. He just had no time. This situation is also referred to as “The Rat Race!”

His business associate suggested that seizing this particular opportunity would give him both time and money and that he could start part-time.

In approximately thirty-seven months Peter was promoted to the position of Regional Vice President with his newfound opportunity. He is now working his own schedule and earning income which exceeds what he used to earn working 14 hours per day.

## The Athlete

As I write this, I am in my fifties; I have two young mentors in this industry, both in their twenties. One is a young man named Pete Arroyo, Jr. This gentleman never had a job before getting involved in network marketing. Pete had gone to New Mexico State on a baseball scholarship with hopes and

dreams, like many, to play in the big leagues and pursue a career as a baseball star.

After college, his dreams became reality: he was drafted by a Cleveland Indians farm team. He was that much closer to living the big dream when he had a brutal awakening. Junior was cut from the team and sent packing back home. And now he needed a job.

His dad, Pete Sr., knowing that junior was a hard-working kid, a team player and most importantly—very coachable asked him to join the new venture. The two partnered up and are enjoying massive success. Junior feels blessed beyond belief; as he describes it, “I’ve never really had a job.” When his dad approached him with the opportunity, Junior felt like the chance to work with his dad was a gift, since he had no business experience.

Pete, with no employment history and no business background, puts it this way, “I had no business being in business.”

This young lad does possess a good work ethic and is a loving, caring, and committed man. He, still in his twenties, is now among the top income earners in America.

## The College Kid

A young man from Utah by the name of Spencer Hunn has also become a major influence in my life. Mr. Hunn was introduced to the network marketing industry while in college. Ironically, he was also on a baseball scholarship. He lived in the basement of someone's house, didn't own a car, and his income was less than \$390 per month.

It was difficult for him to get a traditional job to generate money: between school and baseball practice he did not have a four-hour block of time in which he could work a shift at a local fast-food stop. Spencer saw network marketing as something he could fit into the cracks of his day.

His family told him he was foolish to get involved in such an industry, and that it was probably a scam. Thank God he did not listen to those initial comments as he is now a Senior Vice President at his company and one of the top income earners in the world.

Spencer's parents and many other family members have now all succeeded at a high level in this business. They had been working as nurses, lawyers, teachers, and a number of other occupations.

He gladly shares his simple story and is grateful that someone introduced him to the business and

industry. He is the first to say, "If I can do this, anybody can do it!"

What's even more impressive is the help and training each of these young men is providing every day to countless others looking to reinvent their lives.

## The Mortgage Lender

Another gentleman who has become a very good friend and mentor to me is Kurt Ludlow. Mr. Ludlow had operated two locations for his mortgage business and also opened another business franchise on the Las Vegas Strip. He was extremely successful being one of the top earners in America in the mortgage business. When he was introduced to this concept of network marketing, he was totally negative and wanted nothing to do with it.

The problem was that it was his wife who introduced him to it. As Kurt put it, "I pretended like I was interested in her business, but I wasn't."

Kurt, like many people across the country, heard "network marketing" and thought, "I wouldn't be caught dead doing that!" His wife asked him to support her and at least attend a meeting at their home. He did and about 25 minutes into the presentation Kurt said "I'm in."

Mr. Kurt Ludlow has now been with that company for over three years and is a Regional Vice President (RVP). He sold off his other businesses after only six months with his new company. Both he and his wife are enjoying the lifestyle of time and money without stress!

## The School Teacher

Sandy Mann was a pre-school teacher, which was her passion. She loved working with young children, to have the opportunity to teach and influence their minds.

Sandy, like many teachers, loved her occupation, but it was not financially rewarding. She decided to get an additional degree to pursue her teaching at an even higher level with the option for a retirement package.

After completing this degree she figured out that she would be retiring at age 80! Yikes! “Fortunately,” Sandy said, “somebody introduced me to this opportunity and changed my whole life.” Now Sandy is teaching adults how to accomplish their personal financial freedom.

## A Family Friend of 30 Years

Most people probably have a family member or a family friend that is always doing some sort of MLM or network marketing thing! I can remember our good friend, Marlene Huebert, suggesting we get involved in one thing or another over the years. The truth is, we got involved with two or three different ventures with Marlene and her husband Chuck over the years that never panned out for us!

To be fair, I should also say that my wife and I also involved Chuck and Marlene in one or two different MLMs that enjoyed the same fate.

Although we would often laugh at the different things we had tried together over the years (from lotions and potions to air and water filtration systems), we all understood and agreed that the leverage associated with network marketing was a business model that made sound financial sense. Universities are now teaching the model and Donald Trump and Robert Kiyosaki are endorsing this leverage model.

Chuck is retired but had been one of the biggest casino executives in Las Vegas for a number of years. Marlene has been a top producing sales woman in both residential and commercial real estate for a long time.

When Marlene approached my wife and I about her latest opportunity, we were at first very negative,

probably based on our lack of success together in the past. Marlene, however, is a very successful business-woman, and she is hard to ignore because of the credibility she has in business.

In just 13 months with her newest venture, she was experiencing massive success like never before. Not wanting to be left out, my wife and I joined Chuck and Marlene in this opportunity and have never looked back!

## Everybody Else

There are many more stories of everyday, average people who are succeeding at a high level in MLMs and network marketing. There are also those people who fail or quit the business and complain that it was a scam! Most of these folks are either hard-headed or broke—or both!

As mentioned earlier, should you decide to change your life, you've got to pick the right opportunity then make a real commitment to yourself and your new business opportunity with the correct entrepreneur mindset. Evaluate the company with the things we laid out in the "Choosing the right business" chapter and don't listen to the nay-sayers and cry babies. Oh yes, and be careful about sleeping with the enemy!

## Chapter Ten

# Sleeping with the Enemy

So far we have laid out the attributes needed to be successful. We have also outlined how to select the right business opportunity. In my opinion, anyone from any walk of life can flourish in network marketing.

I would be remiss, however, if I did not give each and every one of you a warning and some much needed ammunition to deal with a potential issue on the home front. I call this “sleeping with the enemy.”

It is the number one killer of reinvention. What is this killer, you ask? The answer may surprise you. It may be your spouse, a close friend, co-worker, or another family member.

You come home from a meeting totally jazzed, unbelievably excited, and full of energy. You then begin to share and communicate your enthusiasm with this person. This is when the silent enemy begins to show themselves. Although most have

never had any experience with this industry, they begin to tell you why it will not work: why it is illegal, a scam, or a pyramid.

In reality, there have been many scams and/or illegal pyramid schemes in the past, and there will likely be more in the future.

The very first thing you should do is hand them a copy of this book for a quick read. If they are truly a close friend or family member, why would they not support you in a new endeavor?

More times than not, the person giving you this type of knee-jerk advice hates their own job and he/she tends not to be happy or optimistic. Very often they have achieved only minimal success themselves.

They may also be from the “Let’s be Realistic” camp, which is a dumping ground where tons of potential successes have been lost for no valid reason. I find it amazing how many people allow others to determine if their dreams have merit. We’ve seen dozens of people walk away from an amazing opportunity because someone they have respect for told them it would not work. I know this first-hand and asked my loving wife to write a short chapter on how she saw things when we started with the company and opportunity that has brought us massive success!



## Minnie's Story: In Her Own Words

JC is my husband, and we've been together for over twenty years. He has always told me that I should embrace change, to which I reply, "I do not like change. That is why I am still with you!"

My husband is a very successful international speaker, trainer, and Realtor. He has given me a life that others only dream about.

We fly first class to Glasgow, Scotland, which is my hometown. We fly to Ireland, which is where my wee granny Keenan was born in Galway Bay. We fly to Paris, Warsaw, Moscow, Kiev, Jaco, Costa Rica—pretty much anywhere we want to go on an annual basis. It would be safe to say that life is good.

As for myself, I have my own little niche. My goal in life is to serve. It brings me great pleasure to help other people. When someone (usually an elder person) needs a ride to Mass or to the doctor's office, I show up with my wheelchair to transport them. Someday I am going to be old myself and would appreciate all the help I can get.

I believe in the philosophy, you get by giving. The truth is, I have been given much and have been blessed through out my life. My husband and I were

both raised as Catholics. I was educated at the Convent of Mercy in Glasgow, Scotland. My husband was educated at Marin Catholic in Kentfield, California.

With life there comes some ups and downs. You've read the account about my bout with ovarian cancer. Over the years, my husband and I have had our trials and tribulations. In raising two daughters, many things come into play: clothes, cars, trips to Europe, college, books, flags, Tae Kwon Do, broken bones, and much more. I could go on, but it would be boring. Let's just say children are not cheap, and I feel your pain if that's where you are right now! However they have both turned out to be beautiful young women and have given us four wonderful grandchildren. I am glad that I did not choke them in their teens!

Most of the time, my husband and I make each other laugh. We both have a good sense of humor, but like any marriage, we have suffered some rough spots. It is how you handle them that makes the difference. We choose to ride the storm!

So, now we come down to one of the challenges I have with my husband. That is meant in the kindest way!

Over the last twenty years he has been involved in one scheme after another in an attempt to make

us money. All I have to do is sit in my armchair and the money will come pouring in. I don't know about the rest of you, but my mindset suggests if it sounds too good to be true, it usually is.

My girlfriend Marlene approached me with this new idea and said how wonderful it was. That they had great speakers and JC would be perfect for it, and yada, yada, yada. I said, "Please, leave my husband alone." But would she? No.

So, suddenly my life had changed. There were no more dinners together in the evening where we would talk about our day, go to bed early, and watch some mindless T.V. Now there were thirty strangers at my house that I had to entertain. My husband was going out to meetings, and I felt neglected. In all fairness, I should say he did invite me to join him. Being the stubborn little Scottish girl that I am, I chose to decline.

This is where "sleeping with the enemy" comes in. You need the support of your loved ones or significant other—or, in my case, the "nutter" off chasing another rabbit. He has always lived in a Pollyanna world and believes in his dreams. Well, in this case, fairy tales can come true. The world has changed, and, in order to survive, we have got to change with it. In my opinion, the middle class, folks like you and me are about to become extinct. All

that will be left are the poor—the have-nots—and the rich—the haves. We want to be part of the haves.

My perfectly successful husband, who was working twelve to fourteen hours a day, keeping me in the lap of luxury, had made a transition. He had decided he wanted financial freedom and time freedom too. He did not want to be beholden to a pay check. If my husband can work less and make more money, count me in!

I was thinking, in my tiny little mind, hold on to your knickers, here we go again!

Well, the truth of the matter is, this time I think he is on to something. The real estate market is not getting any easier. We are not getting any younger. Credit is tight, and loans for our clients are getting harder.

The point of my story is this; As that special someone in their lives, let's get the facts about the specific opportunity and look at it with an open mind, It could be a life changer for you just as it's been for me and now our entire family. Don't be the enemy inside your own camp!



## Chapter Eleven

# Getting Started

**W**e've analyzed information, formulated a system, and acknowledged that some change is going to take place. The final step is to do something with the information.

In this book, we've considered

- The economy
- How we've been personally affected
- The mindset for growth and change
- The fact that change requires a commitment
- How to choose an opportunity
- The pitfalls to watch for
- Examples of everyday people
- "Get rich quick" schemes
- Hard work
- The employee to entrepreneur mindset

I suggest that you re-read the book, this time taking note of the areas that have stopped you from reinventing yourself in the past.

Remember the old adage: “Today is the first day of the rest of your life.” Living in America and the free world gives us the opportunity to reinvent ourselves every single day if we want to until we get it just right.

## Change is Hard

As simple as this reinvention can be, some who read this (and many who don’t) will get started on a new opportunity and then give up on it!

Let me just remind you, change is hard for most people. To enjoy success in a solid network marketing company means that you’ve really got to do several things:

- Commit the time. 6 to 10 hours per week.
- Select the right brand for you.
- Live with passion about your opportunity.
- Be excited.
- Keep your entrepreneur mindset.
- Stay away from negative people.
- Don’t try to sell people; simply sort those who have an interest from those who don’t.
- Understand that some will; some won’t.
- Understand it’s a numbers game.
- Remember training and events.

Most people will fall down first on the time commitment. They are able to justify why they cannot attend this meeting or that training. The truth is, life gets in our way. If you find, after having made the commitment to your new business, you are not spending the time necessary (6 to 10 hours per week) to learn and grow your business, you are on the way out of the business.

The number one reason this happens is because a person's "why" is either not big enough or is not clear to them, or because change is hard!

Being successful in your new business and opportunity will be a personal growth experience. The entire success or failure of your business is in your hands alone. The more that you personally grow in all aspects of your life, the more likely it is that your business will become massively successful.

Stay the course and re-read the book. It is a simple business, and anyone can achieve unbelievable results. I did not say it was an easy business. But it was a simple business. Some folks come in and make it more complicated than it has to be. Keep it simple!

Remain open-minded and research your options. Put your entrepreneur hat on, and take the first step toward really reinventing yourself. Speak with the successful people you know and respect. Talk with those who have enjoyed success in network marketing. Send me or my daughter, Julie Youngblood, an e-mail.

In closing, I'd like to remind all that the door of change is always open! We all have the ability to walk through the door and embark on a journey of change. It is now and will always be a personal choice. Are you a person of destiny? Are you aware of your higher calling? Are you aware that life has more in store for you? Do you see yourself as a leader in your family? Are you willing to take a risk on yourself? Do you have faith and trust in a higher power?

I have seen so many ordinary people answer "YES" to these questions once they have allowed themselves to grow and reinvent their thinking. These same everyday people have blossomed into powerful leaders for their families, their churches, and their synagogues. They have grown into teachers and preachers. They have established monumental charities and foundations and have impacted every facet of life both in America and abroad.

This vehicle of network marketing has inspired and motivated many to do things that they themselves have never imagined possible!

Are you willing to really be all you can be? It is a big question that only you can answer. I wish you success in love and business and am a believer that pursuing your dreams will provide both for you!

# Meet the Authors

## **Julie Youngblood**

Julie Youngblood is the proud mother of three children: Reagan, 6; Naia, 2; and Cole, 1. Julie invested most of her professional career in real estate, which launched her into the public speaking and education arena.

She has consulted for some of the largest firms on team building and education in North America.

She now applies knowledge gained from her team-building endeavors in real estate to network marketing, helping everyday people do things to change their lives professionally, personally, and financially.

To contact Julie Youngblood or to ask Julie questions, send an e-mail to: [JulieYoungblood@live.com](mailto:JulieYoungblood@live.com)

## **Min Keenan Melvin**

Min Keenan Melvin was born in Scotland and educated by Catholic nuns: "Spare the rod and spoil the child." Minnie never figured out why they were called the Sister's of Mercy, since they never showed her any! Min graduated college at the age of sixteen and says, "The nuns wanted to get rid of me." Good thing she was a mensa.

Her first career was in the singing business. When you have to sing for your supper, it doesn't matter whether you are in London, Paris, or Barcelona; it's not all that it's cracked up to be. She spent many nights on the street, going hungry.

Minnie's next career included fifteen years in the casino business, where she became the first female supervisor on the Las Vegas strip in the gaming business at a major strip resort.

In 1988, she entered the real estate business and was recently elected to be the vice president of the third largest real estate association in America. Min has traveled to five continents and over fifty countries. As she puts it, "Have passport—will travel."

### JC Melvin

JC Melvin is an international speaker and author of several books and many articles. His first book, *I Think I Smell Garlic* (published by Ryan Ave Publishing) is based on the premise that life is too short to live the wrong dream! One of his latest works, *Blueprint for Success*, (Insight Publishing) was co-authored with Ken Blanchard and Stephan Covey.

Melvin brings his experience from the bar and restaurant business and his real estate career to the speaking platform in his unique presentation style.

He speaks to large and small audiences alike from intimate leadership training programs to keynotes for groups of thousands. To hire JC for a speaking event, or to order books in bulk, send all requests to [jc@jcmelvin.com](mailto:jc@jcmelvin.com).

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GO to [JCMelvin.com](http://JCMelvin.com) for a free Mp3 download

## Suggested reading

This book is about reinventing your thinking and your life and creating a new and powerful stream of income for your household. To learn how to create a budget and how to eliminate debt, please consult the following: [www.daveramsey.com](http://www.daveramsey.com)

Consider buying: *The Total Money Makeover*. And review Dave Ramsey's site for additional common sense budget ideas. To learn success in the business, buy *Your First Year in Network Marketing*, (Mark Yarnell and Rene Reid Yarnell)

## Was this book a gift?

If this book was a gift, the person who gave this to you cares enough about you that they got it into your hands. They may have an opportunity for you to consider. Be open-minded; it could just change your life forever!

## Closing thoughts

Be grateful for all you have.

Live in abundance with an abundant mindset.

Love yourself and love life.

Make your contribution to the universe.

Allow yourself to be all you can be.

Accept your greatness.