



# BREAKING THROUGH

INTRODUCTION TO BUILDING A  
**MAGNETIC BRAND**

Featuring

**JOHN MIZIOLEK**

& LEADING EXPERTS FROM AROUND  
THE WORLD

LEADING ENTREPRENEURS &  
PROFESSIONALS SHARE THEIR  
INSIGHTS FOR ACHIEVING  
**BREAKTHROUGH SUCCESS**

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## CHAPTER 1

# STAIRWAY TO SUCCESS

BY NIDO R. QUBEIN

Wherever my career takes me – from my hometown of High Point, North Carolina to the mini-state of Luxembourg; from the island city-state of Singapore to the island continent of Australia – I encounter people pursuing a common quest: success.

Many come to me in search of a secret formula. They've labored for years, butted their heads against walls, suffered failure and rejection, and still they wonder: "Is it possible for me to achieve success, given my level of talent and education?"

And I have a ready response: *You can if you want to.*

Success is not a matter of luck, an accident of birth, or a reward for virtue. It is a matter of *decision, commitment, planning, preparation, execution, and recommitment.* Success doesn't come to you; you must go to it. The trail is well-traveled and well marked. If you want to walk it, you can. This book will help you find the right steps.

"But you've got to have talent to be successful," people tell me, and they're right.

But everyone has talent.

Michael Jordan's talent is bouncing a basketball down the court and plopping it through a round hoop. That's how he made it to superstardom. When he tried swinging a baseball bat and catching a baseball with a leather glove, they sent him down to the minors.

Henry Ford's talent was building automobiles. He wouldn't have made it as the CEO of an insurance company, and he was far from brilliant as the CEO of an automobile company. But when it came to the manufacturing process, his talent shone.

Richard Burton's talent was acting. He was an indifferent singer. When he starred in "Camelot," the musical burden was carried by the likes of Julie Andrews and Robert Goulet. But Burton excelled at acting the role of King Arthur.

Some people are talented at driving nails, some at shaping clay, some at speaking before audiences, some at writing novels, some at skating, some at dancing, some at sewing, some at cooking. But everyone is talented. We're just talented in different ways. If you want to succeed, identify the areas in which you are talented and commit to developing those talents to the fullest.

You can do it if you want to. The secret is in the six steps I outline below:

**Step 1. *Decision.*** Decide what you want in life. Make it a decision that comes from deep inside you. This means getting to know yourself. Identify the things you do well and the things you enjoy doing. Get familiar with the way you respond to your environment and why you respond that way. Learn where you're strong and play to your strengths. When you've defined yourself, you can also define the success you want – and can begin the journey toward your dreams.

**Step 2. *Commitment.*** It's one thing to decide what you want. It's another thing to make a commitment. *A commitment is like your signature on a contract: It binds you to a*

*course of action.* When you make a deep commitment to a goal, powerful forces come into play, propelling you toward that goal. The power comes from within you. It's there, and you may not even know it.

**Step 3. *Planning.*** Here is where one three-letter word separates losers from winners. That word is ***How.*** Losers ask “Can I do it?” Winners ask “How can I do it?” Losers are guided by what's impossible. They see barriers and they stop in their tracks. Winners are guided by what's possible. They see possibilities and then build upon them. By devising a strategy one possibility at a time, they achieve their goals.

**Step 4. *Preparation.*** Once you know where you want to go, your next step is to prepare yourself for the journey. Preparation involves acquiring the physical, mental/emotional, social and spiritual balance you'll need to keep yourself on course, and the motivation to provide you with the energy to carry it out.

**Step 5. *Execution.*** Executing your life's plan involves three phases: Action, learning and applying. A good coach knows that a brilliant game plan is no good without proper execution. The team has to ***act*** upon the plan. It's the same with your success plan. It's not enough to have one. You have to implement it through positive action. Coupled with the action must be a learning process that allows you to profit from your inevitable mistakes. We never know whether a specific action will be successful until we've tried it. Once we've tried it, we can observe the results, learning what works and what doesn't. *Winners expect to make mistakes, but they use them as lessons.* They apply what they learn toward the implementation of the plan.

**Step 6. *Recommitment.*** When you've achieved the last goal in your action plan, don't stop. Your life is not at an end.

You're at a new beginning – unless you plan to die as soon as your vision is fulfilled. Successful people know that life is a continuously unfolding process, and they remain in control of the unfolding. When they reach that long-sought plateau, they immediately create their next vision. They move on to new plateaus, making new decisions and new commitments, planning, preparing, and executing until the new vision is achieved. Success builds upon success.

If you follow these six steps, you'll succeed – not because there's magic in the formula, but because there's power in you – the power to accomplish whatever you want to accomplish. And with God's help, you can do it.

You may be familiar with the quote from Horace in its Latin version, *Carpe diem*, made famous in the movie, *The Dead Poets Society*, starring Robin Williams. The ancient Roman was telling us that nothing gets done tomorrow. *You have to act today if you expect to accomplish your purpose in life.*

But while you must *act* today, you must keep your eye focused on tomorrow and the next year and the next decade. If your vision does not extend beyond today, then you will become mired in failure, because success in life cannot be achieved in a single day.

Bill Walsh, the National Football League Hall-of-Famer and Stanford University coach, put it very effectively:

*Perhaps the secret to effective action lies in how you interpret the length of the “day” in **Carpe Diem**. If it's a moment, or a day, you're cutting down on the odds for success. But if you recognize that in business as in sports (or all of life, for that matter), there's a “season” made up of several opportunities, those odds go up considerably.*

But the opportunities are like baseball pitches: You have to swing at them if you expect to hit the ball out of the park.

So Walsh adds:

*The key to success is reaching out, extending yourself, striking, and then, if you fail, bouncing back and doing it again – being so resourceful that finally, when the moment comes again, you won't hesitate.*

Hesitation results from an uncertainty about where you want to go and what you want to do to get there.

To seize the day, you must have a purpose, a vision, a set of goals and a plan for reaching them. You must begin climbing the six steps on the stairway of success.

The key is to decide what values mean the most in your life, and develop a set of Principles in support of those values. Then decide on the rules of conduct that will support these principles.

Let's define our terms:

A **value** is something you hold dear.

A **principle** is a broad, fundamental truth.

A **rule of conduct** is a guide to behavior designed to implement a principle.

List the things you value in each area of your life: your family, your career, your social life, your civic life, and your spiritual life. Then decide what principles support these values and which rules of conduct you will follow to support these principles.

For instance, in your family life you may value family closeness. You may develop these principles in support of family closeness:

- Mutually enjoyable activities promote family closeness.
- Good communication is essential to family closeness.

You may then frame these rules of conduct for yourself:

- Each day I will do something enjoyable with my family.
- I will share my hopes and dreams and my challenges

with my family, and I will create a non-threatening environment in which they can come to me with their hopes, dreams, and challenges.

Based on the values you have identified, decide what principles you will place at the center of your life. Use them as guidelines for all the decisions you must make.

Identify the areas of your life that concern you, and perform *situational triage*. Divide the situations that confront you into these categories:

1. Those you want to influence and can.
2. Those you'd like to influence but can't.
3. Those that are not worth influencing.

Focus your efforts on those situations in the first category. Develop strategies for dealing with those in the second category. Don't waste your time on situations in the third category.

To seize the day, you have to make an irrevocable commitment to act. You do this by wiping the slate clean, creating a new script, and embarking on a course from which there is no turning back. What's past is past; what's done is done. The important thing is what you can do *now* to achieve the future you want. This requires a willingness not only to accept change, but to *pursue it proactively*.

You now have a set of values supported by firm principles, and you have developed your own rules of conduct in support of those principles. You know where you want to focus your efforts to achieve the future you desire.

Now you must *create the future*. You do this by picturing in your mind the future as you want to see it. Mentally experience the sights, sounds, feelings, tastes and smells of the environment in which you choose to live. Create a future that will excite you and that will be in harmony with your deeply-held values.



After you have created your vision, describe the future you desire in a written mission statement. This will serve as a constant reminder of what you have determined to accomplish.

After you've created your future, cross your Rubicon. This means, commit to a course of action from which there is no turning back. Unless you are willing to commit yourself totally to your vision, your resolution will fail at the first sign of adversity. Cross the river and burn your bridges.



## About Dr. Qubein

Dr. Nido Qubein has served as president of High Point University since 2005. An accomplished business leader and dedicated philanthropist, he has led the university through an extraordinary transformation including major increases in undergraduate enrollment (from 1,500 to 4,000 students), the number of faculty (from 108 to 260), and the construction of 49 new buildings on campus with a total investment of a billion dollars. Under his leadership, four academic schools have been added – the Nido R. Qubein School of Communication, the School of Health Sciences, the School of Art and Design and the School of Pharmacy. New programs in entrepreneurship, interactive gaming, and commerce were added along with new initiatives in physician assistant, pharmacy, and physical therapy. The university, during his tenure, moved to a doctoral degree granting institution and added masters and doctoral programs, invested heavily in state-of-the-art technology and resourced academic programs with personnel, facilities, equipment and budgets.

HPU rankings have soared from #17 in 2005 to #1. The university was named the #1 Regional College in the South and #1 Up and Coming School in Regional Colleges in the South in both the 2013 and 2014 “America’s Best Colleges” by U.S. News & World Report. In addition, the university was ranked #1 for Best Undergraduate Teaching in Regional Colleges in the South for the first time this year.

With his contacts and fundraising experience, Dr. Qubein led HPU in raising \$220 million without a formal campaign. Study Abroad programs increased from 5 to 41 and many new academic initiatives were started including Undergraduate Research and Creative Works, Service Learning, and Learning Excellence. The NCAA Division I athletic programs have also grown with the addition of men’s and women’s Lacrosse, two new athletic stadiums and even 23 club sports.

President Qubein is a successful, sought-after speaker who has delivered more than 6,000 presentations across the U.S. and beyond to corporations, associations and nonprofit organizations. But as someone who came from humble beginnings, he lives by a principle found in the Gospel of Luke:

“To whom much is given, much is required.” He teaches this principle to students through his Freshman and Senior Seminars, and he works tirelessly to ensure that holistic learning and a values-based education remain the central focus of this institution.

### **Servant Leadership**

President Qubein has been a dedicated servant leader of the High Point community and High Point University for many years. Amidst his successful career, he dedicated time to serve as a director or chairman of many organizations including YMCA of the USA, which oversees 2,600 YMCA's across the country, the High Point Chamber of Commerce, the United Way of Greater High Point, the High Point Economic Development Corp., and the High Point Community Foundation. He is the founder of the National Speakers Association Foundation where the highest award for Philanthropy is named for him.

Believing that values are better modeled than taught, he has led by example through his civic accomplishments. When he's not teaching his Life Skills Seminars, he often can be found conversing with students throughout campus. His smile and wave are a common sight. His wife, Marianna Qubein, has also spearheaded the arboretum and gardens on campus and works with student volunteers to care for the gardens.

### **An Entrepreneurial Spirit**

Nido Qubein's life story is one filled with both adversity and abundance. It serves as a message of inspiration and hope to students who are preparing to enter an ever-changing world.

He grew up in the Middle East to a single mother after his father died when he was only 6 years old. In search for an opportunity to thrive, he came to the United States as a teenager with limited knowledge of English and only \$50 in his pocket. He supported himself through numerous entrepreneurial endeavors while attending Mount Olive College, then High Point University to receive his bachelor's degree and the University of North Carolina at Greensboro for graduate studies. All three of his alma maters bestowed upon him honorary doctorates.

His business ventures included helping to grow a bank in 1986, and today he serves on the board and has chaired the executive committee of BB&T, a Fortune 500 financial corporation with \$185 billion in assets and 35,000 employees. He is also chairman of Great Harvest Bread Company with 218 stores in 42 states and serves on the boards of La-Z-Boy Corporation and Dots, LLC with 400 stores in 30 states.

Prior to accepting the role as seventh president of High Point University, Dr. Qubein served as chairman of an international consulting firm. He became a professional speaker known for engaging audiences with topics covering change, leadership and branding, and he has written a dozen books and recorded scores of audio and video learning programs translated into many languages.

In October 2013, The Biography Channel aired Nido Qubein: A Life of Success and Significance. While the documentary celebrates Qubein's accomplishments as a professional speaker and business consultant, much of the film recognizes his extraordinary efforts to lead High Point University through unprecedented growth and accomplishments during the heart of the Great Recession.

### **Honors & Distinctions**

The awards and honors he has received throughout his career are too many to list fully here. He is the recipient of the highest awards given for professional speakers, including the Cavett (known as the Oscar of professional speaking), the Speakers Hall of Fame, and Sales and Marketing International's Ambassador of Free Enterprise. Toastmasters International named him the Top Business and Commerce Speaker and awarded him the Golden Gavel Medal. He was named Citizen of the Year and Philanthropist of the Year in his home city of High Point. He has also been honored with the following distinguished awards: the Ellis Island Medal of Honor, which has been bestowed to notable persons such as former President Bill Clinton and Tony Blair; the Horatio Alger Award for Distinguished Americans, which honors the achievements of outstanding Americans who have succeeded in spite of adversity and emphasize the importance of higher education like Oprah Winfrey and Starbucks founder Howard Schultz; and the DAR Americanism Medal, the highest honor that the National Society of Daughters of the American Revolution may bestow on a foreign-born citizen.

## CHAPTER 2

# HOW TO CREATE A *MAGICAL* MAGNETIC BRAND!

BY JOHN MIZIOLEK

I was scared. I was 8 years old and had just invented my first working prototype of the new FM2000 (Futuristic Machine from the year 2000) and wanted to show my father. He was not very easy to present creative projects to because he was a Commercial Artist, back in the day when they were called that. Today, we have Graphic Designers but his talent was so much deeper than today's designers. He was multi-faceted, had a fine arts background, a technical mind and looked at things in the world in a way that intimidated most people. Back to the FM2000 (I've always had a way with Name Generation), I had carefully engineered each component of the inside of this wonderful machine with straws and popsicle sticks. The outside of the box showed my design sense with fake lights and buttons and a beautifully designed logo. I brought the FM2000 to him and asked him what he wanted, since my machine could make anything appear from the opening at the front once it was programmed (as long as what you wanted was a red marker)... so he asked me for a red marker. I pressed the buttons, made some noises to simulate the obvious mechanics working inside the machine and then hit the handles. He waited, and I waited,

and then it happened. From the opening in the front of the machine rolled out his red marker. His eyebrows lifted in a way I hadn't seen before, he shone with pride at what I had created and seemed truly amazed at the engineering of this device. He smiled and hugged me and told me that this invention was my best yet, and that he couldn't wait to see what I could come up with next. My future in branding and design was pretty much decided then.

He was my hero. I say *was* because I lost him when I was 10 years old to tragedy. And just like that, my creative mentor, the person who could nurture my own creative talent, and my toughest critic was gone forever. He would never see another invention. My life had just hit the reset button. At that moment everything I was going to become—as man, father, teacher, husband and leader—was galvanized. Sure the years passed and I learned a lot from life experiences, but the connection to him still permeates my consciousness today. I followed in my father's footsteps, blessed with a part of his talent. My father was highly sought after across North America. He was a serial entrepreneur, a trait he passed down to me, one that I would later learn can be both a blessing and a curse...a perfect storm, so to speak. He was a creative genius and could balance his creativity with technical precision. He had a very particular way of working that clients admired, even revered and his reputation spread solely by word of mouth. Working with brands like Wrigley, Molson, Labatt, Rowntree and Reynold's Aluminum broadened his portfolio and solidified his leadership in the industry. Competitors had no idea what he would do next and they couldn't keep up with him. There were also fewer individuals with his particular skill set in the industry at that time.

My mother became a source of great knowledge and inspiration after he was gone and she told me grand stories of the man he was. I listened carefully to my mother's stories, not realizing at the time that they would help build my own dream into a reality. In fact, it was from those conversations that I learned about leadership, persistence and authenticity. And eventually,

it led me to the career path I chose. But the years that followed his death were not easy. My mother was now a single parent of five children and we all felt the financial crunch, despite her herculean efforts to shield us from it. I decided early on that I wanted to own my own agency one day, like my father, and knew the journey would not be an easy one. If this was to happen, it would be because I made it happen. There was no one else to lean on or draw strength from other than my mother, who I tried not to burden.

I worked tirelessly through several summers to save enough money to pay my way through college. Working with the sordid characters on the nightshift at sixteen years old certainly provided some interesting life lessons. I eventually graduated from design school at the top of my class, won countless academic awards and made plans to realize my dream. I decided that in order to achieve this dream, I would need some real world experience. I worked at various well-known design studios, working with top tier brands and learning about what made them and an agency tick. It was then that I noticed startling similarities in the way agencies functioned and competed with each other. This was my breakthrough moment. But I wasn't ready to realize it yet. Instead, ten years into my career I partnered with a long time co-worker, and after a lengthy and exhausting effort we bought the design agency we both worked at. I had finally realized my dream, but the celebration would be short-lived.

We struggled early on, feeling the emotional strain of a roller coaster ride. Big wins, big losses and a bucket load of risk. Staff came and went. I felt as though I could manage it, after all I had risked everything, so there was no turning back. I applied everything I had learned at other studios to my own, expecting it to be the right mix of ingredients. It wasn't. A few years into it we failed miserably and I was left wondering what had gone wrong. Why didn't this work? We were forced to make tough decisions, and re-evaluate our business and career paths. What would my father think?

It was then, in the midst of the hardest point in my career that the breakthrough moment I had earlier, started to make sense. We failed because we had used the *same* ingredients as everyone else. As the leader of the agency I had molded myself into what I had learned a design agency leader was supposed to be. If it looks like a design agency, smells like a design agency, then it must be a design agency, right? *Wrong*. I applied the learnings from my industry experience to guide me in this endeavor but it wasn't the right approach, because I simply created a 'me too' agency in a cutthroat industry. At that moment, I realized that my father was truly a pioneer, a visionary, and I decided to revisit what I had learned about him from my mother. I thought of the things he had done to distinguish himself from competitors, his unique method of working, his leadership and communication skills, the way he worked with clients. He was *magnetic*, a term that has become part of our mantra. People were drawn to him, clients would *only* work with him. Clients would call him in to fix problems other designers had created. He successfully shut out his competitors and offered clients something no one else could.

With this new data in hand we decided to regroup and reinvent ourselves. We shook off the shackles of industry norms, and blazed a new trail. We changed the way we approached literally every facet of our business, not for the sake of change, but because we now knew there was a better way to build and lead a branding agency. My goal was to apply the principles I learned and build a 'magnetic' branding agency...An agency that would be sought after for the quality of our work, our creative ideas and strategic counsel...An agency that people would talk about and willingly and happily refer. I famously said to my partner once, "I would like to get to the point where clients call us, rather than us having to cold call people we don't even know." She laughed at me and said sarcastically, "That would be nice, John." After all, this is the way the industry worked, but it was not the way *we* were going to work.



We successfully rebuilt our agency from scratch and I used the things I learned about my father as a guide. Gone were the usual methods of operating, replaced with innovative new ways to work, think, collaborate and support clients. We increased the level of talent we worked with and shook off the dead weight of “the wrong people on the bus.” We restructured the business model of an agency and committed ourselves to innovation, flexibility and agility. We created a culture of collaboration, creativity and energy. We embraced our authenticity and never apologized for our perspective, even when it was tough for clients to hear it.

Today, I have successfully implemented everything I learned from my father to build a Magnetic Brand (of design agency).

Here are the top four things you can use to turn on the magnet:

### **1. Authenticity — One Size Does NOT Fit All**

How often are you asked to lower your price, or meet your competitors pricing? How often do you give the customer what they tell you they need? Being authentic means you can stand your ground even at the expense of losing business. This is a tough pill to swallow for most leaders but it will have a tremendously positive impact on your organization. You know that customer you have right now that sucks up all your time, demands the world and then barks about your invoice? *Fire them.* In the first years of building our agency we actually *fired* some clients. I know that some of you reading this probably just fell off your chair, but it is imperative to understand what your brand stands for and *fiercely* protect it. We discovered that certain clients were not a good fit for us so we respectfully parted ways. This made our agency even stronger because the clients that remained were *exactly* the ones that fit us perfectly. And we could spend more time nurturing their needs. It also meant that we had space available to take on new clients that were aligned with our values. Despite the outcry of advocacy groups, the speed of today’s information flow, the hyper-emotion

of customers, *you cannot be everything to all people*. Stay true to what your brand stands for and do *not* for any reason dilute your brand.

## **2. Leadership — Failure is an Option**

There are countless books on the shelves that talk about leadership and that you should surround yourself with smart people. This is true, however I have finally realized that leadership is not just *a* thing, it's the *only* thing. Interestingly, the characteristics of a leader have been much debated and researched. In fact, research has shown that there are common characteristics that people in high value positions all share. Is that coincidence? Perhaps, but some of these people still fail regardless of apparently possessing the personality traits required to lead an organization. In today's society, we look at failure as a sign of *weakness*. This couldn't be further from the truth. I discovered, the hard way, that failure *is* an option, you just have to figure out how to manage it. After failing at our first attempt to build an agency, we rebuilt one of the strongest, most innovative companies in our industry. Failure made us *stronger*. Don't be afraid to take a leap, even if it means *failing* at it.

## **3. Distinction—Unleash the Magnet**

5000 a day.

That's how many marketing images and messages researchers estimate the average person is exposed to in just one 24-hour period. And, by the way, that number is from a study done five years ago.

If you stood up in a room filled with your competitors, would you look and sound exactly like them, or would you look and sound different? What are you doing to create a *magnet* so powerful that existing customers can't leave you, and new customers are drawn to you?

The leader of the organization has to be the one that drives the

Brand Perception and is at the heart of the magnet. Does Apple feel and sound a bit different since Steve Jobs passed? Of course it does, a huge part of Apple's brand perception was created and perpetuated by him. He *was* the brand.

That's why I'm a firm proponent of what I call Magnetic Branding. Magnetic Branding actually causes customers to pursue your products and services. Rather than desperately trying to get the average person to view your marketing, you put into motion strategies that will *attract* them to it.

Of course, if you're lucky enough to be an iconic brand like Apple or Google, virtually anything you do is already pulling people towards you; everything you do is relentlessly tracked, analyzed and utilized. Most brands don't have that kind of mystique – but there are ways to create it. These brands didn't start this way, they built their own magnets.

#### **4. Belief Systems—Speak the Truth**

The last point in the paragraph above is a crucial one – whatever you're marketing to customers has to have inherent value in place that will make buyers interested in coming back to you for more. In this day and age of instant social media feedback, you can't just make grandiose claims about your brand and then not be able to back them up. You'll get burnt on Facebook and Twitter in a "New York minute" and lose the all-important trust of potential customers.

Aforementioned brands like Apple and Google create instant interest because of their track record. Even when they do screw it up (and yes, they often do), their image usually only suffers minor damage – because, more often than not, they instill strict quality control processes in order to continually create and innovate new products and services. They rarely seriously violate the belief system they've instilled in the public – even when they proclaim sometimes lofty goals for a modern-day corporation. To create an effective belief system that sticks, you

must be focused, consistent, unique and passionate about your products – and communicate those qualities to your potential buyers through your Brand Perception.

A true Magnetic Brand not only has a bulletproof branding strategy to get customers engaged, but also an innovation-driven and distinctive product offering that will keep their interest and, most importantly, causes them to become an advocate that spreads the good word about you.



## About John

John Miziolek is President and CEO of Reset Branding, an innovative and strategic branding and design firm located in Toronto, Canada. From an early age John had the opportunity to learn about the design industry from his father, a successful Commercial Artist who worked with top-tier brands like Wrigley, Molson and Labatt. Coming from a family of serial entrepreneurs, John has built a highly successful branding firm that consistently delivers excellent results for clients. John has developed what he calls “Magnetic Branding”—the simple yet powerful belief that brands should draw consumers to them rather than talking at them.

Considered by many as a master of strategy and execution, John believes strongly in the business value of design. He has a proven track record of building and executing highly successful strategic branding programs. His expertise is laser-focused on the development of CPG brands. A media mogul, John is recognized as an expert in the areas of strategic branding, brand development, naming and innovation and has been featured in *USA Today*, named one of America’s Premier Experts, featured on NBC, ABC and CBS affiliates, starred in History Television’s *What’s In a Name?* series, been interviewed by *Global News* and CBC Radio, and is a guest blogger for *Fast Company*, to name a few.

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## CHAPTER 3

# **BREAKING THROUGH THE MEDIA HAZE — EFFECTIVE TOOLS FOR SELLING YOUR PERSONAL BRAND**

BY NICK NANTON, JW DICKS,  
LINDSAY DICKS, AND GREG ROLLETT

He was a musician touring around the country but when his band mates left him high and dry a couple of days before the big tour, and his in-laws mentioned that now might be a good time to find a ‘real job’ he took their advice. He started working in Internet marketing doing search engine optimization for an employment guide. In helping job seekers find their dream jobs he discovered that his clients needed more than just a ‘want ad.’ They needed resume tips and interviewing skills, along with information on how to live out their passion and how to create a personal brand.

It wasn’t long before he realized that he was giving others advice on their careers and yet he was stifled. He wanted to be doing big things, better things, helping more people, and he still really wanted to be working in the music industry. That’s when the breakthrough came.

Greg started a blog bringing his expertise in marketing to the music industry. Through the blog, musicians learned how to market more effectively, get more fans, and book more shows. All the while Greg was building a mailing list. The next step was to monetize. So he and his partners created their first product designed to teach musicians how to use Internet marketing.

To hear Greg tell the story, it was a true start up: “I went to Home Depot and got these big sheets of whiteboard. Then I boarded them up on my bedroom wall, and you can probably guess that my wife was super happy with me about that. I had a little flip camera and I didn’t even have a tripod so I put a couple of books on a barstool – put the flip cam on, hit record, ran to the board and just started talking.” He created four videos, 30 minutes each, which retailed for forty-seven dollars. They launched the product with a webinar and sold more than expected the first night. “I did the whole thing where I was at the computer screen. Running back and forth telling my wife every time we made a sale! It was awesome seeing this product impacting people’s lives.”

In case you haven’t figured it out by now, this is Greg Rollet’s story and it wasn’t something that happened overnight. It took time. He started with about six to nine months worth of blogging before he actually launched the product. By then he had built a loyal, hungry audience by giving them valuable content. That’s why the audience showed up and that’s why they bought.

We are going to break down how to create that breakthrough for your business – by using these tools, you will create a breakthrough for your brand to CelebrityExpert® status.

## **KNOW WHO YOU ARE AND HOW YOU HELP PEOPLE**

Here’s the thing that the four of us know for sure – People Buy People™. When given the option, consumers prefer to do business with individuals that they know, like, and trust rather than a nameless, faceless brand. For that reason, when you are



creating a personal brand, you need to ensure that it resonates with your target market. Personal branding is about highlighting your strengths, not becoming someone you're not.

Your first breakthrough tool is to go back to the beginning – where did you come from? This is the simple, yet crucial question you have to answer in order to build a successful personality-driven business. We all too often overlook things in our past that are highlights, recurring trends or even little glimpses of our destiny, because we're so busy running a thousand miles an hour towards our current goals.

Although it sounds simple, oftentimes the most revealing thing for our clients is when we ask them to tell us who they are, where they came from and what path brought them to the table with us—and they actually listen to their own answers. Now, often there are many things that aren't crucial to the brand, but by listening to stories from our clients' past we are able to determine a very distinct set of core values and skills that our clients thought were mundane, but usually hold at least one of the keys to their future.

Nick has been known to conduct a \$10,000.00 challenge when he speaks. It goes something like this:

Take out a pen and paper and write down the answer to these five questions:

- What city were you born in?
- What is your mother's maiden name?
- What is the name of your sibling closest in age to you? (If you don't have any siblings, write down the name of your first "Best Friend.")
- Who was your first roommate when you moved out of your parents' house for the first time?
- What was the first and last name of the person who gave you your first kiss?

If anyone in the room has answers that are identical, Nick will give those two people \$10,000.00. Everyone usually laughs at the absurdity of trying to match this up, and he could offer a million dollars and he would likely never be in danger of paying up! Because you already know the truth of this exercise – the story of your life is very different to the life story of the person next to you. Remember Greg’s breakthrough? He was doing effective work helping people market themselves and their skill sets in order to get their dream job—except that wasn’t his dream job. It was when he revisited his origin story, music, that he was able to take the skills from his current job and apply them to his dream job.

The answers to basic questions about your past will be the key elements in creating your personal brand. Your Brand Position will increase your value in the business world and facilitate your breakthrough! Why? Because your brand will be yours and only yours and by creating your position this way, you eliminate all your competition because “no one is you.” If your customer wants you, he will only have one choice.

### **THE BUSINESS TRIFECTA® OF MEDIA, MARKETING AND PR — THE ENGINE THAT DRIVES YOUR BUSINESS**

Do you remember your first car? When Nick was 16 he drove a Daihatsu Charade. Nice, huh? It worked well enough – except that he had to turn the air conditioning off to get on the highway. Not a hit with the girls! When Nick took the car in for an oil change the mechanic told him that of his car’s three cylinders, only two were working. Once the car was running on all three cylinders, he was actually able to accelerate with the air running – a much better option for dates in the summer in Florida.

That image always reminds us of the three cylinder engine that drives your business – Media, Marketing and PR – or as we call it, The Business Trifecta®. Essentially, The Business Trifecta® is three *breakthrough* tools in one, and using all three is the next step in the break through for your brand.

In The Business Trifecta<sup>®</sup>, the first tool is Media. By media we mean *any* media you use to tell your story. It's not just appearing with Oprah or on *Good Morning America*. It could be CD's, videos, books, postcards or newsletters – any media that tells the story of your brand in a compelling, engaging way that builds trust with your audience. Again, it's not just Oprah.

What if you got an interview with Oprah? Not everyone will see it. And not everyone who sees it is your target audience. Say you have a product for new moms and you actually get booked on *The Today Show*. Awesome! Except that *The Today Show* audience includes people who are new moms and dads, people who have grown children, people who are focused on their careers and aren't thinking about having kids, and 20 something's getting the weather for their morning commute who couldn't care less about young moms. In order to monetize this media, you need to tell the people who care about being new moms that you were on *The Today Show*!

Which brings us to the second cylinder – this is the time to rev up your PR. What we call “old school” PR would be creating an event, like a grand opening, then sending out a press release, and hoping it gets picked up in the local paper. We call that Pre-PR. “Post-PR,” or PR from the Internet era, is what we specialize in because we can guarantee results. We put out a press release telling the target audience what ‘just happened’ – “I was on *The Today Show* talking about how to help new moms!” By sending out a press release through syndicated online channels, your business' name often appears on the first page of Google. That is the equivalent of a third party testimonial that validates your expertise.

So far media and PR have been great for building your brand but you likely haven't made a dime yet because making money requires a “call to action” – something that will get people up from what they are doing and get them to spend money! When Nick was featured in the New York Times he got plenty of calls – all from friends and family members. He didn't get one client

lead. The only sales call he got was from a guy who wanted to sell Nick a framed print of his appearance in the New York Times! (Which of course he bought, and now has hanging in his office.) This is great PR, on a high quality media channel, but to make money, Nick had to use this credibility in marketing his brand with ‘calls to action.’

In the third cylinder of The Business Trifecta<sup>®</sup>, marketing, there are two kinds of media you need to access – mass media and direct media (the second of which is really marketing). Mass media is appearing in newspapers (like the New York Times), as well as appearing in magazines, TV or radio. Those appearances create what we refer to as “credibility and awareness”—neither of which makes you money! Taking that credential and applying it to direct media (marketing) is the moneymaking step in The Business Trifecta<sup>®</sup>.

## **BREAKTHROUGH RESULTS COME FROM RELATIONSHIPS**

Direct media—media that you create to speak directly to an audience that cares and is interested in your products or services—is where you start to see results, because it’s actually marketing. Just like Greg did with his first product – blogging for months to develop a loyal and dedicated list of over 2,000 musicians who wanted and needed to know about Internet marketing. When he set out to sell the product he had an audience that trusted him and wanted to hear from him.

Two ways you can engage your direct audience is through social media and lead capture. Lindsay is passionate about telling clients about social media that you have to prioritize relationships, not sales. People use Facebook and Twitter to build relationships. So spend more time interacting with your audience than promoting yourself. The goal is to be memorable. Most of the time, when you meet someone, they’re not going to have an immediate need for your services. But when the need arises, months or years down the road – will your brand break through and be the name that

pops to mind? That is why direct media, and capturing leads that are interested in what you are talking about, are so important - don't leave it to chance for prospects to remember you. Capture the information of your prospects and constantly deliver valuable content to build trust and ultimately become their "friend in the business." That's how direct media breaks through and becomes actual sales.

Each one of us at The Celebrity Branding® Agency has had that breakthrough when we connected our personal story with our business to launch our personal brand. Then, using The Business Trifecta® we achieved breakthroughs in our business. When it comes to creating a successful brand, you will have your breakthrough when you understand who you are, what you have to offer, and the best and most effective channels to connect with people who want to buy what you have to offer.



## About Nick

An Emmy Award-Winning Director and Producer, Nick Nanton, Esq., is known as the Top Agent to Celebrity Experts around the world for his role in developing and marketing business and professional experts, through personal branding, media, marketing and PR. Nick is recognized as the nation's leading expert on personal branding as Fast Company Magazine's Expert Blogger on the subject and lectures regularly on the topic at major universities around the world. His book *Celebrity Branding You*<sup>®</sup>, while an easy and informative read, has also been used as a text book at the University level.

The CEO and Chief StoryTeller at The Dicks + Nanton Celebrity Branding Agency, an international agency with more than 1800 clients in 33 countries, Nick is an award-winning director, producer and songwriter who has worked on everything from large scale events to television shows with the likes of Steve Forbes, Brian Tracy, Jack Canfield (*The Secret*, Creator of the *Chicken Soup for the Soul* Series), Michael E. Gerber, Tom Hopkins, Dan Kennedy and many more.

Nick is recognized as one of the top thought-leaders in the business world and has co-authored 30 best-selling books alongside Brian Tracy, Jack Canfield, Dan Kennedy, Dr. Ivan Misner (Founder of BNI), Jay Conrad Levinson (Author of the Guerilla Marketing Series), Super Agent Leigh Steinberg and many others, including the breakthrough hit *Celebrity Branding You*<sup>®</sup>.

Nick has led the marketing and PR campaigns that have driven more than 1000 authors to Best-Seller status. Nick has been seen in *USA Today*, *The Wall Street Journal*, *Newsweek*, *BusinessWeek*, *Inc. Magazine*, *The New York Times*, *Entrepreneur*<sup>®</sup> *Magazine*, *Forbes*, *FastCompany.com* and has appeared on ABC, NBC, CBS, and FOX television affiliates around the country, as well as CNN, FOX News, CNBC, and MSNBC from coast to coast.

Nick is a member of the Florida Bar, holds a JD from the University Of Florida Levin College Of Law, as well as a BSBA in Finance from the University of Florida's Warrington College of Business. Nick is a voting member of The National Academy of Recording Arts & Sciences (NARAS, Home to The GRAMMYS), a member of The National Academy of Television Arts & Sciences (Home to the Emmy Awards), co-founder of the National Academy of Best-Selling Authors, a 16-time Telly Award winner, and spends his spare time working with Young

Life, Downtown Credo Orlando, Entrepreneurs International and rooting for the Florida Gators with his wife Kristina and their three children, Brock, Bowen and Addison.

Learn more at [www.NickNanton.com](http://www.NickNanton.com) and:  
[www.CelebrityBrandingAgency.com](http://www.CelebrityBrandingAgency.com)



## About JW

JW Dicks, Esq., is America's foremost authority on using personal branding for business development. He has created some of the most successful brand and marketing campaigns for business and professional clients to make them the credible celebrity experts in their field and build multi-million dollar businesses using their recognized status.

JW Dicks has started, bought, built, and sold a large number of businesses over his 39-year career and developed a loyal international following as a business attorney, author, speaker, consultant, and business experts' coach. He not only practices what he preaches by using his strategies to build his own businesses, he also applies those same concepts to help clients grow their business or professional practice the ways he does.

JW has been extensively quoted in such national media as *USA Today*, the *Wall Street Journal*, *Newsweek, Inc.*, *Forbes.com*, *CNBC.com*, and *Fortune Small Business*. His television appearances include ABC, NBC, CBS and FOX affiliate stations around the country. He is the resident branding expert for *Fast Company's* internationally syndicated blog and is the publisher of *Celebrity Expert Insider*, a monthly newsletter targeting business and brand-building strategies.

JW has written over 22 books, including numerous best-sellers, and has been inducted into the National Academy of Best-Selling Authors. JW is married to Linda, his wife of 42 years, and they have two daughters, two granddaughters and two Yorkies. JW is a 6th generation Floridian and splits his time between his home in Orlando and beach house on the Florida west coast.





## About Lindsay

Lindsay Dicks helps her clients tell their stories in the online world. Being brought up around a family of marketers, but a product of Generation Y, Lindsay naturally gravitated to the new world of on-line marketing. Lindsay began freelance writing in 2000 and soon after launched her own PR firm that thrived by offering an in-your-face “Guaranteed PR” that was one of the first of its type in the nation.

Lindsay’s new media career is centered on her philosophy that “people buy people.” Her goal is to help her clients build a relationship with their prospects and customers. Once that relationship is built and they learn to trust them as the expert in their field, then they will do business with them. Lindsay also built a proprietary process that utilizes social media marketing, content marketing and search engine optimization to create online “buzz” for her clients that helps them to convey their business and personal story. Lindsay’s clientele span the entire business map and range from doctors and small business owners to Inc. 500 CEOs.

Lindsay is a graduate of the University of Florida. She is the CEO of CelebritySites™, an online marketing company specializing in social media and online personal branding. Lindsay is recognized as one of the top online marketing experts in the world and has co-authored more than 25 best-selling books alongside authors such as Brian Tracy, Jack Canfield (creator of the *Chicken Soup for the Soul* series), Dan Kennedy, Robert Allen, Dr. Ivan Misner (founder of BNI), Jay Conrad Levinson (author of the “Guerilla Marketing” series), Leigh Steinberg and many others, including the breakthrough hit *Celebrity Branding You!*

She was also selected as one of America’s PremierExperts™ and has been quoted in *Newsweek*, the *Wall Street Journal*, *USA Today*, and *Inc.* magazine as well as featured on NBC, ABC, and CBS television affiliates speaking on social media, search engine optimization and making more money online. Lindsay was also recently brought on FOX 35 News as their Online Marketing Expert.

Lindsay, a national speaker, has shared the stage with some of the top speakers in the world, such as Brian Tracy, Lee Milteer, Ron LeGrand, Arielle

Ford, David Bullock, Brian Horn, Peter Shankman and many others. Lindsay was also a Producer on the Emmy-winning film *Jacob's Turn*.

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## About Greg

Greg Rollett, @gregrollett, is a Best-Selling Author and Marketing Expert who works with experts, authors and entrepreneurs all over the world. He utilizes the power of new media, direct response and personality-driven marketing to attract more clients and to create more freedom in the businesses and lives of his clients.

After creating a successful string of his own educational products and businesses, Greg began helping others in the production and marketing of their own products and services. He now helps his clients through two distinct companies, Celebrity Expert Marketing and the ProductPros.

Greg has written for *Mashable*, *Fast Company*, *Inc.com*, *The Huffington Post*, AOL, AMEX's Open Forum and others, and continues to share his message helping experts and entrepreneurs grow their business through marketing.

Greg's client list includes Michael Gerber, Brian Tracy, Tom Hopkins, Coca-Cola, Miller Lite and Warner Brothers, along with thousands of entrepreneurs and small-business owners across the world. Greg's work has been featured on FOX News, ABC, NBC, CBS, CNN, *USA Today*, *Inc Magazine*, *The Wall Street Journal*, the *Daily Buzz* and more.

Greg loves to challenge the current business environment that constrains people to working 12-hour days during the best portions of their lives. By teaching them to leverage marketing and the power of information, Greg loves to help others create freedom in their businesses that allow them to generate income, make the world a better place, and live a radically-ambitious lifestyle in the process.

A former touring musician, Greg is highly sought after as a speaker, who has spoken all over the world on the subjects of marketing and business building.

If you would like to learn more about Greg and how he can help your business, please contact him directly at: [greg@dnagency.com](mailto:greg@dnagency.com) or by calling his office at 877.897.4611.



## CHAPTER 4

# **FINANCIAL CHALLENGES OF DIVORCE AND INVESTING**

BY KERRY NIECE

There were two distinct values that were instilled in me as I was growing up; education and helping others. My parents were very big on learning and education. They always told me that getting an education was the most important thing I could do and if I had a good education, I could accomplish anything. I took to heart what they said and have always had an insatiable appetite for learning.

I also inherited the desire to help people, probably mostly from my mother. She was a teacher and for years after she retired, her former students would visit her if they were in town. I always knew she was special and wanted to be just like her. Even now, I figure if I can make a difference with just half the number of people my mother did, I'll have done well.

I was a special education teacher after I graduated from college and almost by accident started working in financial services. If ever there was a “helping” profession, this is it. What I discovered is that the vast majority think they know more than they actually

do about finance and investing, and if they don't get good advice it isn't long before there's real trouble.

My financial planning practice seems to have gravitated toward two major passions for me. The first is related to the importance of financial planning during the very difficult circumstances of divorce. This is a time that many people, to their detriment, focus on the present instead of the future. Even if this subject does not apply to you, it may apply to someone you know. The second is on the importance of having an investment strategy and more specifically, following strength and using technical analysis to make wise investment decisions.

## **HELPING THOSE IN NEED – THE SAGA OF DIVORCE AND FINANCIAL SURVIVAL**

One of the reasons I enjoy my work so much is that every day I have an opportunity to help someone make their life better. After many years of assisting my clients, a number of them began coming to me with hardship stories about their children going through difficult times in their marriages and many of them ending in divorce. What I gleaned from these conversations was that in many cases the children of my clients were getting drastically short-changed when it came to the distribution of marital assets.

As with many of life's problems, whenever there is a need, there is an opportunity to be a problem solver. Since I had expertise in the financial industry and I fully understood the importance of assets as it relates to a person's long-term retirement strategy, I could not turn my head away from the need staring me in the face. I thought, "I can't let my client's children be taken advantage of like this. I need to help them."

I discovered there is a big need for this type of service. Many times, when people go through a life-altering circumstance like divorce, they allow their emotions to get in the way. Let's face it, it's extremely difficult to not allow that to happen if you are

one of the parties in the divorce. People often are so emotionally involved they make bad financial decisions at this very crucial time of their life. They may say things like, “I don’t care, he can have it all” or “I just want to walk away and never see her again.” They are so concentrated on the emotional pain, they neglect to think about how they are going to survive financially in the future. My work with these clients eventually led me to become a Certified Divorce Financial Analyst (CDFA).

During a divorce situation you must look at all the assets you can find. As a CDFA and as a person, I’m not out to unscrupulously or unfairly get one over on the opposing spouse. I’m not trying to get someone more than their fair share. My role is to function as an objective professional to make sure my client is treated properly and equitably.

There are three basic steps to this process. First, a comprehensive financial affidavit from both parties is essential to begin the evaluation. This is used to determine all the assets, where they are currently held and how taxes will factor into each asset. All the information must be true, factual and accurate, so it requires cooperation from both spouses. If one spouse is uncooperative, it can become a real problem and will take extra time and effort to collect the information, but it still can be done.

Second, I take my client through a thorough Lifestyle Analysis to determine the lifestyle to which they have become accustomed. The questions in this analysis can be quite extensive depending on the circumstances within the relationship. I even go through checkbooks and credit card statements – which often paints a very accurate lifestyle picture. These steps are imperative to determine how the assets will be split.

The third step is to create recommendations, based on the information gathered in steps one and two, as to how assets can be equitably divided. At this point, nothing is written in stone. They are only objective recommendations for my client and their attorney based on my analysis of the data. My goal is to create

a financial division of assets to allow each person to be able to maintain the lifestyle to which they are accustomed. You don't want someone living out of their car as a result of the divorce. You want them to, as much as possible, be able to continue to live the lifestyle to which they have become accustomed and for which they were planning. You want them to continue to live in a home, take vacations, provide for everyday expenses, and have an adequate retirement. Divorce always creates change, but with proper advice and planning, you can minimize the adverse change as much as possible. The whole point is to make sure that they both have a lifestyle as close as possible to what they had when they were together.

One very important point to make here is that an equitable division of assets doesn't necessarily mean an equal division of assets. For example, one may give the other taxable assets and keep the non-taxable assets. A divorce decree could split the marital assets equally, but if you are the one who gets all the taxable assets, you may keep a smaller portion than your ex-spouse. You want to make sure that doesn't happen. You want to keep each party as close to equitable as possible. Again, not necessarily equal.

If you are facing a divorce, I encourage you to seek out a financial professional who can assist you in making sound decisions at this vulnerable time in your life. In the future, you will be very glad you did.

## **TECHNICAL ANALYSIS INVESTING**

I heard a statement one time that I thought was the absolute dumbest thing I have ever heard. Someone said, "If part of your portfolio is not losing money, then you aren't properly allocated." I thought, "Why would I want to invest in anything that was going to lose money?" I know that my clients certainly don't want to invest to lose money.

The financial aftermath of 2008 left me wondering, "Are we just



going to continue to sit here and take this and have another lost decade happen again?” With this question in mind, I hunted and hunted and spent a lot of time and money to find an answer to my question. Through my discovery of two research firms and using technical analysis, I found what I consider to be the answer to the traditional investment strategy and the answer wasn’t overly complex. Instead of saying we have to be properly allocated in this, that, and the other thing, I have found that it is important to follow the strength. We use relative strength (momentum), and cash as an asset class (as it should be) to create a solid investment strategy. There are times to be in cash and there are times to not be in cash. I don’t want my clients to ever lose half of their portfolio in a down market. I want a strategy where you may be able to break even or even make money during market downturns.

I’ll be honest, I drank the Kool-Aid of traditional Wall Street solutions for many years. But, after much research I found out how I could possibly limit losses while at the same time capturing a great share of the upside. Let’s face it, you’re never going to get out at the exact top and you’re never going to get in at the exact bottom. But we all know that there are times to conserve wealth and there are times to accumulate it. Right now, as of this writing, we are in an accumulation mode, whereas in 2008 we were in a conservation mode. How many people did you know in the horrible market of 2008 that just sat there and took a big punch in the financial face? That doesn’t have to happen!

Point and Figure, a form of technical analysis based on supply and demand, is a system I now use to assist my clients with their portfolios. It enables us to follow strong trends.

With all due respect to the many, many hard working people in my industry, I think some (certainly not all) financial advisors are lazy. They’ve been taught to gather assets and let someone else manage their money. That works out OK if their money manager isn’t going to let them lose large percentages of the investors’ money. Unfortunately, most people stay invested no matter

what happens in the market. But, sometimes you shouldn't stay invested. Unlike what many financial strategists would have you believe, cash is an asset class and should be used as such at the appropriate times.

A fee-based money manager will always be on the same side of the table as their investor. When the investor loses, so does the fee-based money manager. And I don't like to lose. That doesn't mean you will always make money. No one can ever legitimately make a promise that you will never lose money. But, by following the strength and making investment decisions based on certain technical factors, I have found that you have a much better chance of making your portfolio work for you instead of against you.

“Following Strength” is a principle that says, as a general rule, asset classes that have been performing well tend to outperform other asset classes. Now this will not last forever, there will come a time when a strong asset class begins to show signs of weakness and demonstrates a declining trend. When that happens you will want to take advantage of those indicators and adjust your asset classes accordingly. For example, for the last year (as of this writing), small and mid-cap asset classes have been where the strength has been. And US asset classes have been outperforming international asset classes. So, according to this strategy, that is where you would want to concentrate your investments until the market indicators begin to change. When there is a change, these asset classes may begin to show signs of underperformance, but you're not going to lose your shirt before you get out.

I am constantly looking at charts, technical indicators, and performance information to analyze the market trends and advise my clients accordingly. I use two different research firms as the main source for my information and they have served me and my clients well. Research has clearly determined that if you have an effective system and follow it, you will significantly outperform someone who doesn't have a systematic investment strategy.

Once I have locked in on the strength-trending asset classes, I use Exchange Traded Funds (ETFs) as an investment of choice. Time after time this strategy has been successful in both limiting losses and capturing gains. I gravitate toward ETFs because they have significant advantages over other investments such as mutual funds. For example, mutual funds have numerous costs and fees associated with them such as management fees, 12B-1 fees, etc. Whereas ETFs trade like a stock so you know what you're getting when you trade rather than settling at the end of the day. In general, ETF's are considerably less expensive than mutual funds because they generally have no management or 12B-1 fees, but they do have an annual fee. There are also potential tax costs with mutual funds. You can actually incur a capital gains tax on a mutual fund that has lost money over the year. Isn't that fun—to pay tax on an investment that has lost value? ETF's on the other hand don't incur these same types of expenses.

There is no perfect way to invest. If there was, everyone would be doing it. But, this strategy works better than any other strategy I have seen or experienced.

One individual, who eventually became my client, had a significant portfolio that was being managed by a very large investment firm. He had researched the investment firm and sought them out based on his findings. However, they had 10% of his portfolio in commodities and 90% in cash. He was in his early 60's and didn't need the money. I was very puzzled as to why they chose commodities since this asset class has been weak all year. But, I was even more perplexed as to why the remainder of his money was in cash. They were charging the top end to manage his account, but his portfolio wasn't making any progress. In fact, it was going in the opposite direction. By using my system I was able to help him reallocate his portfolio based on market strength giving him a stronger market position that was in line with his desired investment strategy and long-term goals for his wealth.

This is just one example of many I could share with you. The unfortunate reality is that many people are in portfolios that aren't serving them well. Money has to be managed. The traditional buy and hold methodology doesn't work in today's economic environment.

## **SEEK OUT A QUALIFIED FINANCIAL PROFESSIONAL**

Whether you are facing divorce, need general financial strategy planning, or specific retirement planning, a qualified financial professional will be a wise investment in your future. Many people try to “go it alone” and end up making crucial mistakes that literally cost them tens of thousands of dollars and in some cases hundreds of thousands of dollars. Today's financial market place has so many choices it becomes impossible for the average (and even above-average) person to stay abreast of the most effective investment strategies. If you want to truly “break through” financial barriers, a good financial advisor will be worth their weight in gold. Remember, when investing, follow the strength and don't be afraid to use cash when warranted, your successful financial future may depend on it!



## About Kerry

Kerry Niece, CLU, ChFC®, CFP®, CDFATM is the founder and President of National Financial Services, Inc. of Independence, Missouri and is a leading professional in the financial services industry. Since 1975 she has dedicated herself to providing investment management and strategic wealth planning to her clients as their trusted advisor. Her primary focus is to educate and provide unbiased opinions that are designed to achieve long-term investment results with the highest levels of trust, integrity and respect.

A graduate of Fort Hays State University, Kerry holds a Bachelor of Science Degree in Psychology and began her professional career as a teacher. After finding the satisfaction that comes with helping people make informed financial decisions, Kerry transitioned her career choice to become a financial advisor and continues to educate her clients on the ever-important issues related to their financial future. She has become well-known and respected as a financial educator throughout the Kansas/Missouri region.

Kerry is a regular guest on the *Peter Newman Show*, heard on KMBZ radio in the Greater Kansas City market, to discuss financial matters of importance to the listening audience.

As a Certified Divorce Financial Analyst®, Kerry has a unique ability to assist her clients that may be going through the life-changing events of divorce by offering an objective perspective that has proven beneficial to her clients' financial wellbeing. As such, she interacts with clients and their attorneys to create a professional analysis of marital assets and develop an equitable plan for the distribution of the same.

Kerry also specializes in effective retirement planning for her clients. Through her continuing education and 35 plus years of experience, she has gained a wealth of knowledge in the areas of asset allocation, budgeting, forecasting, taxation, and financial tools and products in order to establish realistic goals and the strategy by which to reach them. Her mission is to develop her clients' assets through personalized custom-made solutions intended to reflect each client's standards, goals and objectives. Based on

her extensive knowledge and understanding of today's markets, Kerry has an unwavering commitment to provide exceptional service to her clients and supply them with the most accurate, up-to-date and honest advice for their given situation, so they may obtain financial success and freedom.

Additional information about Kerry and National Financial Services, Inc. can be obtained by visiting: [www.nfsps.net](http://www.nfsps.net)

or by calling Kerry's office directly at: (816) 478-9570.

Kerry can also be reached by email at [kniece@nfsps.net](mailto:kniece@nfsps.net).

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## CHAPTER 5

# DESTINED TO MAKE A DIFFERENCE™

BY BILLY SELEKANE CSP, SASHoF

### PART 1

On the face of it, I had very little chance of breaking through as a professional speaker. In fact my path today is very different to what it was more than two decades ago.

In the late 80s and early 90s, I and +30 million other black South Africans toiled under the yoke of an oppressive government. I was corralled into a township called Tembisa in Johannesburg with +2 million other souls – each trying to find a place in a world they didn't ask for and didn't understand.

It was a hostile environment where crime and violence were commonplace. It was hardly a place where a dream could take hold and grow into something amazing.

This barren shanty-town gave you two options. Become a criminal and live well. Or become a menial labourer and eke out enough of an existence to stave off starvation.

Barefoot and often hungry, my heart-song wanted something different. I knew that I didn't want to succumb to the siren song of crime as some of my friends had. And, I certainly didn't want

to scratch out a meagre wage just to survive.

An inner voice sang to me, “**Billy, you are destined to make a difference.**”

All I had was that voice to keep me going and a vision that I was going to make a difference in the world.

This resulted in me being known as the “dreamer” in my circle of friends. I used to take my friends to the airport in Johannesburg. As I watched the airliners take off and land, I’d say to them, “I too one day will travel on these planes to different lands.” They’d scoff and laugh at the notion of a barefoot boy from the township ever getting on a plane. I suspect that they looked at me with not a small amount of pity because I was dreaming an impossibly huge dream ... way above my stature and pay-grade.

After failing high school in 1989 I decided to follow my dream of becoming an artist. In 1990, I enrolled in the University of South Africa’s art faculty. After a year and a half, my dream came crashing down at my feet. I ran out of money.

In desperation I sent out 96 letters for sponsorship. I got back 82 regrets. I was forced to abandon my dream. I tried my hand at various businesses with limited success. I was a survival entrepreneur, scratching out just enough money to buy food and have a bit left over for cab fare for my next venture.

In the middle of the chaos that was my life, I had my ‘**Road to Damascus**’ experience. I was invited to a business seminar. Of course, I didn’t have the money to pay for it. But, the inner voice said, “**Go to it Billy. You are destined to make a difference.**” I begged and borrowed the entrance fee and went to the seminar.

There I saw my first motivational speaker in action. As he spoke my heart welled up and tears squeezed out of my eyes. As my blurry vision cleared, for the first time I could see clearly and my heart-song sang, “**This is it, Billy. You were born to be an inspirer of people.**”



It was in that moment that I knew beyond a shadow of a doubt that my purpose was to become a motivational speaker. But as is always the case when one pursues a dream, resistance came up in the form of survival. I couldn't just become a motivational speaker (yet). I had to eat. I had to work. So, I deferred my dream and went into the wilderness of work where I slowly destroyed my soul.

Even though my soul was smarting, there were tiny embers of hope. They were smouldering and waiting for the right opportunity to burst into a raging fire. I was not idle in that time. I had a Michael Jackson moment when the words of his song – *Man in the Mirror* – “If you want to make this world a better place, take a look at yourself and then make a change” became my **moment of truth**.

I spent every free moment devouring the works of Jim Rohn, Les Brown, Zig Ziglar, Brian Tracy, Anthony Robbins and many more. (To date, I have read more than 1500 non-fiction books).

My moment came when I was asked to present my first paid keynote to the electricity utility company, Eskom in 1996. I was under the impression that I'd be speaking to less than 30 people. I was feeling good because I thought that I could ease into my first keynote with a small audience. I snuck a look into the auditorium where I was met with the most horrific sight.

300+ people!

I ran to the bathroom. I splashed water on my face. Whilst towelling it down, I looked at the man in the mirror and saw a stranger ... someone full of abject fear.

“I can't do this,” I cried. My heart-song said, “**Yes you can, Billy. You are destined to make a difference.**”

My heart had no doubt, but my head wasn't that sure. But, I decided I had nothing to lose and proceeded to the auditorium. My host introduced me and I presented my keynote. To this

day I can't remember what I said. When I finished, there was a deafening silence. I knew I had blown it. I packed up my notes. Bowed, I started walking off the stage. And, then I heard it.

Applause!

When I lifted my head I saw that all the delegates were standing and recognising me. In that moment, I found my centre, my home and my north star. As I reflect now on this moment. I realise that it was my greatest speech, and even though I can't remember the words, it was a moment that defined me...

### **I am Billy Selekane. I am an inspirer of people.**

I started knocking on the doors of seminar and training companies to see if anyone would hire me. Finally, my big break came in the form of a training company called the Win-Win Group. I asked the receptionist who the Chief Executive Officer was. She said, "Steve Carver." "Is he in and may I see him?" "Yes he is and not without an appointment you can't," she replied.

At that moment, Steve walked into the reception area. I sidestepped the receptionist and said, "Hello Steve, my name is Billy Selekane and I want to be the best motivational speaker from Africa the world has ever experienced."

Steve said that I should come back in two weeks. The rest is history. I honed my presentation, speaking and platform skills at the Win-Win Group. They bought a 40% stake in my company, Billy Selekane Powerzone Development.

After five years with the Win Win Group, I bought back my stake and set up my shingle – Billy Selekane and Associates.

## **PART 2**

Since my first keynote at Eskom I've presented 3000+ keynote addresses in 60+ countries on all 5 continents.

I'm the author of *From Barefoot To Snakeskin Shoes*, which has sold 45000+ copies.

I have received the following awards:

- 2009: Awarded the Communication and Leadership Award by Toastmasters International – the highest honor bestowed to a non–Toastmaster.
- 2011: Achieved my CSP (Certified Speaking Professional) designation through The National Speakers Association of America.
- 2012: Inducted into the Southern African Speakers Association Hall of Fame.
- 2013: Honored by African Young Entrepreneur as an inspiration to young Africans in Africa and the diaspora.

I sometimes get asked, “How did a barefoot boy from Tembisa break through to become so successful despite all the odds stacked against him?” My answer is as simple or as complicated as you want to make it.

I discovered through my reading, research and interaction with other successful people, five power principles that helped me then and help me now. If you follow these principles, there's no guarantee that you'll be successful. But, you will have better than an even chance of becoming the person that you're supposed to be.

## **THE FIVE POWER PRINCIPLES**

1. Have a vision and a dream for your life
2. Set goals
3. Find your dream team
4. Have an action plan
5. Build resilience

## 1. Have a vision and a dream for your life

*Whatever you can do, or dream you can do – begin it. Boldness has genius, power and magic to it.*

~ Goethe

My vision is to be one of the world's most sought after keynote speakers and personal effectiveness specialists touching and transforming the world, one person at a time. This vision has is an immutable bedrock that will be with me until my last breath on this earth.

I define vision as “transcending through time to a desired destination.” This is close to making a quantum leap to that desired destination. Be an ambassador of the future whilst in the present. Time and present circumstances do not have any effect here.

## 2. Set Goals

Of course to make any kind of headway towards one's vision, one has to have a specific set of goals to achieve one's vision.

One of the oldest and still most relevant strategies to set goals and achieve them is the SMART Principle.

- Specific: Know precisely what you want. Don't say, “I want to earn more money.” Rather, say “I want to earn \$10,000 per month.”
- Measurable: You should be able to measure your progress towards your goal.
- Achievable: Do you have the necessary tools to achieve your goals?
- Realistic: Ask yourself whether your goal is really within your reach or is it just a pipedream?
- Time-Based: Each goal must have a beginning and an end. It is not a rolling target.

### 3. Find Your Dream Team

*Man is not an island unto himself*  
~ John Donne

Nobody that I know of that has ever achieved something of significance has done it alone. Find yourself a group of people that believe in your vision and will do everything in their power to ensure that you manifest your vision. For a Dream Team to work for you they need the following characteristics:

- They need to be brutally honest with you.
- They need to hold you accountable to your plan of action.
- They need to be able to share in both your trials and tribulations and your success.
- They need to be your raving fans.

### 4. Have an Action Plan

An action plan is a detailed and rigorous plan for achieving your goals. It answers the question ‘how’ are you going to achieve your goals. It is an hourly, daily, weekly, monthly and yearly plan formulated to guide and structure the achievement of your goals.

### 5. Build Resilience

I believe that resilience is creating *an inability to give up* no matter how heavily the odds are stacked against you.

I build resilience by using ‘other peoples experiences.’ If you want to build resilience:

- Instead of buying music CDs, buy autobiographies of people you can relate to and who inspire you.
- Search for powerful stories that illustrate the great human spirit of defying adversity.

- Attend seminars and workshops that deal with issues of success.
- Be a student of life.
- Learn to listen.
- Use visualisation techniques to build a 'positive consciousness' in all things you do.

## CONCLUSION

It is incumbent upon each and every one of us to search for our voice, our purpose so that we can begin to serve the world. **The greatest and admired people in the world today did not set out to make money ... they set out to make a difference.**

Find your voice and that one thing that only you can do and do exceptionally well. When you get to that place serve as many people as you possibly can and the rest will fall into place.

I honor you, you who are destined to make a difference.



## About Billy

Billy Selekane CSP, SASHoF is an Author, Internationally Acclaimed Inspirational Keynote Speaker, Personal, and Team and Organizational effectiveness specialist.

Billy is Executive Chairman of Billy Selekane and Associates with associated footprints in Australasia, Botswana, France, USA, UK, UAE and South America – a Global Thought and Action learning, People Development, Leadership and Process Alignment Consultancy. He was Past President of PSASA (Professional Speakers Association of Southern Africa) 2006-2007.

He was a regular inspirational speaker for SABC 2 The World Today, a current affairs programme with a viewership of over 2.5 million. He has been featured on Kaya FM, Radio 2000 and recently Power FM as an in-house Inspirational Speaker and Coach. The SABC commissioned a documentary about his life, saying his story has an ability to inspire a nation.

He has worked and learned from some of the best in the business, including the late Professor Ron Arden, Paul Bridle, Stef Du Plessis CSP, SASHoF, Dr. Gustav Gous CSP, Scott Friedman CSP, Cavett Award recipient, Roger Hamilton, Jacques De Villiers, Steve Carver, Derek Jooste et al.

2009 - Awarded The Communication and Leadership Award by Toastmasters International SA Chapter, the highest award bestowed to a non-Toastmaster.

2011 - CSP (Certified Speaking Professional) the highest designation in the professional speaking industry only less than 9% of Global Professional Speakers have this designation.

2012 - He was inducted in the Professional Speakers Association of Southern Africa's Hall of Fame.

2013 - Awarded the African Young Entrepreneur award as the most inspirational person within the continent touching and inspiring young entrepreneurs.

2013 - Awarded Mentor Africa Award by Mentorship Africa – honored by both individuals and companies within Africa for the inspirational and

transformational work and mentoring he is doing within the continent.

Billy Selekane has done and continually does work for Fortune 500 companies and SSME globally like 3M Sub-Sahara, Pam Golding International, MAPS UK, ADT Security, African Bank, Wesbank, Eskom, Metcash, Daimler Chrysler, Eurocopter, Balltron, SAB Miller, Diageo, Transnet, The Zogvleit Group, Anglo American, Nedbank, Xstrata, Sasol, Exarro to name but a few. He was a speaker in JT Foxx's inaugural Mega Partnering Africa and also shared a stage with Jack Welsh, Randi Zuckerberg, and Dr Valdez *et al* at Mega Partnering 8 in Orlando.

In his quest for knowledge and inspiration, he has read over 2000 books and is still on his quest for wisdom through mentorship and coaching relationships he has with scores of amazing practitioners and other entrepreneurs.

He believes that when you engage with your client and audiences you have a responsibility of creating a transformational platform, driven by inspiration and backed up by tools to actualize the inspiration and transformation into actions, which produces results that are long-term and not a passing high.



## CHAPTER 6

# **BODY LANGUAGE IN BUSINESS**

BY DR. LORELEY LEONARD

Over the years I have worn many hats including psychotherapist, business executive, consultant, writer, life coach and motivational speaker to name a few. As a result I have had the great privilege of working with some of the most amazing and talented people around the world. My writing and speaking endeavors all center on empowering individuals to be the best version of themselves by developing confidence in their ability to powerfully and persuasively communicate. I have found that, without question, clients who learn to communicate with power enjoy more fulfilling and healthy relationships.

When thinking of communication, most people gravitate toward verbal aspects of the subject. However, a significant part of how we relate to other people in a face-to-face encounter centers on body language. This is a subject I have studied extensively and have developed expertise in reading the various nuances of this very important aspect of communication. I have also had the wonderful opportunity to travel the world doing presentations for various professional groups on the importance of reading body language.

Kinesics, the technical word for body language, actually came into scientific prominence in the 1950's when Dr. Ray Birdwhistell, an anthropologist, developed a curiosity about how people communicate through posture, gesture, stance and movement. Dr. Birdwhistell would film people in social situations and then analyze them based on what he determined to be different levels of communication. Needless to say, the science and art of body language analysis has become much more sophisticated over the subsequent decades and today is considered very significant to the overall communication process. Observing a person in the course of interaction with another can speak volumes about what they are really communicating. Sometimes body language says something much different than spoken words.

We often form opinions of others we meet for the first time in just seconds. This initial assessment is guided by the subconscious instincts we have developed and is typically based more on what we see than on the words we hear spoken. Sometimes we form very strong opinions about someone before they even say a single word. So, you can see how body language can be very influential in forming first impressions. During the course of any initial or subsequent meeting, there is always an interpretation of body language that has a significant effect on how a verbal message is being received.

In business, body language can make or break a deal. How you carry yourself when you engage in conversation could communicate something you never intended. While body language is non-verbal, it actually communicates volumes about you. It plays a key role in determining how others perceive you. Strong, confident body language sends the message that you are trustworthy and that you know what you're talking about. Whereas, nervous body language undermines your credibility and detracts from the message you are seeking to communicate.

Learning to project confidence through your body language is vital for success, both personally and professionally. By being cognizant of and practicing the following suggestions you will

be better equipped to portray confidence in your communication and be more effective when dealing with others.

### **USE “POWER POSES”**

Your posture sends a strong message to others. It can be a good message or a bad one, but it is powerful. If you slump your shoulders and droop your head, you’re sending a message of weakness. However, if you hold your head up high and keep your shoulders back, you’re projecting confidence. Make these power poses a habit! I would suggest practice this even when no one else is around or when you are simply walking through the mall or eating dinner in a restaurant. Wherever you go, be cognizant of your “power pose” so it becomes natural for you.

### **MAKE EYE CONTACT**

An old Yiddish proverb says, “The eyes are the mirror of the soul.” Your eyes can actually reveal the truth and sincerity of the content of your words. Looking straight into the eyes of those to whom you are speaking projects confidence and it also shows respect and interest for the other person. On the other hand, staring down at the ground or shifting your glance nervously around the room tells your audience that you doubt yourself or have something to hide. The message delivered through your eyes can be very powerful in expressing confidence, honesty, friendship, compassion and even sympathy. But, your eyes can also negatively reflect lies, anger, callousness, lack of remorse, and a non-genuine attitude. Strong eye contact delivers a message of assurance the other person needs in order to trust you. So, make sure your eyes deliver the message you intend.

### **SPEAK AT AN APPROPRIATE PACE**

Rushed speech and fumbling words are classic signs of nervousness and nervousness portrays a lack of confidence. If you have a tendency to be a fast talker, become cognizant of your pattern and force yourself to slow down and enunciate

clearly. If you're not sure what to say, take a moment to think about it rather than rattling off the first words that come to mind. Keep in mind that speaking too slowly and taking too much time to think about your next words can also have a negative impact on the conversation. Find a speaking pace that is comfortable for both you and the person to whom you are communicating.

## **USE YOUR HANDS**

Strong communicators use their hands to illustrate and accent their speech. Don't be afraid to gesture with your hands. Doing so makes your communication far more engaging and sends the right message of confidence and strength.

## **SMILE**

Smiling has been considered to possibly be the most powerful gesture a person can express. There have been numerous studies to measure the impact smiling has on a person's wellbeing, their relationships, and even their longevity. While not a scientist, Mother Theresa made a comment that may transcend the efficacy of the scientific research on this subject when she said, "We shall never know all the good that a simple smile can do." Not only does smiling help you feel better about yourself and whatever challenges you may be facing, it also makes it easier to connect with the person to whom you are communicating and it sets them at ease. Smiling portrays friendliness, trust and acceptance. Everyone would prefer to communicate with someone that is able to woo them into the conversation with a pleasant and inviting smile. Train yourself to smile often – it's a powerful tool!

## **LOWER YOUR VOICE PITCH**

Whether it's fair or not, we associate lower-toned voices with power and confidence. Learn to speak in a low, confident tone whenever you can. This doesn't mean you have to re-train

yourself to speak, just do your best to speak in a lower tone whenever possible.

## **PRACTICE YOUR HANDSHAKE**

Your handshake plays a significant role in creating your first impression and we all know that first impressions tend to be lasting impressions. Similar to a smile, a handshake is intended to deliver a message that you are glad to see the other person and that you are interested in having an open dialogue with them. You will want to make sure your handshake strikes a balance between a forceful grip and a limp hand. Make sure your hand is fully engaged with the other person's hand. Fingertip handshakes can give a negative impression and give the appearance of weakness. On the other hand, a vice-grip type handshake can convey an overly aggressive personality. How you shake hands provides subtle nonverbal cues about your personality, business style and negotiating techniques. While a firm, natural handshake is very important, like most things in life, it can be hard to master the art of the "confident handshake" without practicing it. So practice shaking hands with family members and friends if necessary.

## **LOOK THE PART**

The old adage, "Dress for success" is filled with truth. How you dress is very important. You don't necessarily have to wear a \$500 business suit, but you do have to dress appropriately for the impression you are seeking to create. For some, a very formal appearance is key, while in other cases a more casual appearance is ideal. The key is knowing your audience and knowing the brand you must create. You don't want to overdress for an occasion and make others feel inferior, but neither do you want to under dress for an event giving the impression that you are aloof, uncaring or disinterested.

## **BE ABLE TO QUICKLY ARTICULATE WHAT YOU DO AND WHAT MAKES YOU DIFFERENT**

While this point isn't directly about body language, it is a very important point that must accompany appropriate body language and is imperative where a business opportunity exists. Our culture today is busier than ever and people have a shorter attention span as a result of the harried environment in which they exist. For that reason it is vitally important that you communicate the key details about yourself quickly. Practice your "elevator speech" to make sure you can smoothly and confidently introduce yourself and highlight the key information you want the other person to hear. The idea here is not to try to sell something to someone, but to be able to leave a lasting impression that will enable them to remember you when they have need for your services at some time in the future.

## **LISTEN**

Listening is one of the most important non-verbal skills you will want to master. Learning to ask good questions that prompt others to open up and become comfortable with you is an integral part of listening and effective communication. The ability to listen is a lost art in today's world and the people you meet will greatly appreciate your interest in what they have to say. Most people are eager to talk about themselves, especially when the door is opened for them by a person that is genuinely interested. Good business begins with good relationships and good relationships begin with good listening skills.

## **MAKE YOUR PRESENCE KNOWN**

In today's world of texting, tweeting, and emailing, there are still times when face-to-face communication is the most effective form of interaction. Whether you are negotiating a contract, closing a sale, managing employees, or simply enjoying a social hour, always be mindful of your body language and the message you are conveying.

By following the principles identified in this chapter you can be assured you will convey to others that you are a person that is confident and one with whom others will want to develop a relationship. You will find that you will feel better about yourself and don't be surprised when your business relationships begin to grow as a result.



## About Loreley

Dr. Loreley Leonard is one of the most sought-after motivational speakers, life coaches, authors, body language experts, and business consultants worldwide, building an impeccable record of client satisfaction in the process. A best-selling author, Leonard has written such inspirational titles as *Blessed by a Broken Heart*, *The Secret of Seduction*, *Empty Cradle* and others, in which she sheds light on some of the biggest questions of self-empowerment and fulfillment.

Aside from her numerous writings, Dr. Loreley hosts a wide variety of seminars and retreats, where she teaches her students the secret to unlocking their inner potential and living their dreams. Some of the popular events held by Dr. Loreley include Mastering Your Relationships, Body Language: How to Use it to Improve Your Bottom Line, and Polish Your Pitch, all of which feature her intensive coaching and unique strategies of personal transformation. She is one of only 16 licensed practitioners in the world who made it through the “hellacious” training of the Center of Body Language International. Dr. Loreley holds a PhD in Clinical Psychology, a Master’s in Behavioral Sciences, and a Bachelor’s in Speech Communications.



## CHAPTER 7

**EMPATHY**

BY MIKE MARSTELLER

I've always been a life learner ... a thinker ... the quiet kid who didn't talk much. I was always observing and constantly wondering what life was like for everyone else because I felt different. I was a baby when my Dad passed away. He had colon cancer, but the doctors didn't find it until it had already spread to his lungs, liver, and kidneys. At that point his life was over and he was 30 years old when he died. My brother was five at the time and I had just turned one.

It put my Mom in this place of "fight or flight." Not only did she have to grieve the loss of her lifelong partner, but also she had to figure out how to raise my brother and me on her own as a single parent. Nowadays I look back on what my Mom did for us and I think of her as a warrior because she chose to fight. She's that one person in my life who is consistently my hero. She always figured out how to get us what we needed. Because what we needed wasn't a lot of money or how to get things so we look really cool. What we needed was each other, our friends, family, faith, hope, and a deep-rooted understanding about who we are and what we can do with that.

What is it that resides inside of our heart and makes us unique?

The hardest point in my life - that time when you feel like you hit a barrier and you're not sure what to do - came when I was around nine and ten years old. It's when I realized all of my friends have two parents and I just have one. I realized that when someone dies they never come back. And that made me feel very sad as a kid because it meant not only would I never know my Dad, but I would never even get the chance to do so.

For the majority of my time growing up as a teenager I had times when I was pretty devastated. I was devastated that I didn't remember my Dad and he was not here to teach me things, do things with me - normal things dads and sons do. I was forced to grow up quicker than most kids. I had a ton of responsibility at home along with my brother. And I hit this point in my life where I wasn't sure how I could get over it or how I could move forward - because I felt so stuck.

I graduated high school, then college, and a few years after that I received a phone call from my brother. He tells me that one of his friends has cancer. It's colon cancer, the same type my Dad had. His friend happens to be in his mid 20s with a wife and two young kids. It's the same scenario as my family. And when I first heard the story, I really didn't think much of it. I would talk with my brother about once a week and each phone call got a little worse. And by worse I mean the cancer was spreading. My brother's friend was losing weight and I could hear it in my brother's voice. I could hear the concern he had for his friend and the empathy he had for his wife and kids. But it was that last phone call that really resonated with me when my brother finally said, "Mike, my buddy Will just died." That's when it hit me. It was like it was my family all over again. Two incredibly young kids losing their father to cancer - a wife losing her teammate and her companion. I mean, that is supposed to be the one person in her life who can help her get through anything. And he's not there anymore.

It started such a fire inside me that I couldn't control. It made

me think that these kids are just like me 25 years ago. And it made me think about what I learned because of my Dad passing away of cancer when I was one - what I learned from the biggest obstacle I've ever had to face. It was time for me to take all those learning experiences - all those obstacles, and be empathetic, recognize my influence, find my purpose, be a leader, create a network, and do something incredibly good with it. And to me, this meant help families who are impacted by cancer just like my family was.

I needed to figure out how to turn the most devastating thing in my life (that barrier) into the most positive thing for myself and every single person around me (breaking through). So, I started a non-profit organization called HCM Foundation (HCM are my Dad's initials). We coordinate with social workers in the Philadelphia area to find families who are significantly burdened because of cancer. Then we utilize our funds to help them with household bills, rent/mortgage, medical bills, prescription copayments, etc. This helps take some worry away so they are able to focus more on their treatment and living life on their own terms. We have been able to help hundreds of families.

My challenge and obstacle ended up turning into an incredibly positive thing for myself and so many people. It was empathy that ignited this incredible journey. It opened the door so that I could get to the other side of my barrier and allow myself to break through, because if it wasn't for the experience of hearing about Will and his family, I may have never found my purpose in life. Empathy is the experience of understanding another person's condition from their perspective. I knew what it was like for Will's family, and that allowed me to understand how my actions could potentially influence them and those around me. And I felt empowered to genuinely position myself to help others.

Through empathy you can find your greatest influence and

significance. You can become more resilient, which allows you to grow and find your purpose. Here's a list of ways you can accomplish this:

## **I. RECOGNIZE YOUR INFLUENCE AND SIGNIFICANCE**

When you experience a situation where you have the capability to be empathetic, begin to understand how your actions and behaviors impact not only yourself but also everyone around you. Once you can genuinely value that type of behavior and character, you begin to recognize the power and ability you have to positively impact and be a significant person in other people's lives. Each and every day brings you a new opportunity to exercise this and in doing so, you become more empowered.

## **II. RESILIENCY, GROWTH, AND PURPOSE**

Resiliency in this context can be defined as the ability to recover readily from adversity.

One of the ways that we build empathy so that it's really deep in our hearts is how we get through our own challenges and hardships. How we grow, what we learn, and how we can make others feel comfortable. Challenges and hardships are very important because in life they have the ability to make us very weak or incredibly strong. But things don't just happen to us and we are left to deal with them. You have the choice how you receive the obstacles and adversities. You decide how to get through them by being resilient. Many people may think obstacles and adversities are what hold them back, but what they don't realize is how they overcome these situations is what sets them apart from everyone else and allows them their own unique qualities of strength to be who they are and break through. This means we can actually leverage our obstacles and challenges so they work for us and not against us. We can become better and also make other people better because of how we grow, what we

learn, and this ability to be empathetic.

Being resilient and overcoming our obstacles or hardships is about growth and change. Benjamin Franklin said something very simple but very powerful about change. He said, “When you’re finished changing, you’re finished.” And to me that means we have to take what we learn from those hard times, change, and use it for good...for positivity. And what happens is we start looking at our challenges as an opportunity for growth. We find those important people in our life, they help us, and we get closer to them. We begin to understand ourselves better. We grow, change, and progress as individuals. We find a new sense of purpose, we are inspired, and value life more. We don’t take anything for granted and we begin to work harder towards our goals, dreams, and purpose.

How we overcome our biggest obstacles, fears, and adversities constructs the frame around our greatest fortune, which is ourselves. And the brush used to paint the rest of that portrait is empathy.

### **III. SERVICE, COMMUNITY, AND LEADERSHIP**

Empathy can be a great tool and you can do incredible things if you know how to apply it. It puts us in a position where we can walk with people. In a sense that you do your absolute best, but then you lift other people up to their best in all areas of life. It’s the way you decide to interact with people and how you make them feel. Through service, community, and leadership - empathy gives you an ability to provoke certain emotions and feelings in people that will make an extremely positive impact on them and you.

It’s almost like setting yourself aside for a second and putting that other person first. It’s a position that comes with a lot of responsibility, but also a huge reward. You can decide to be boastful and think you’re above everyone else, or you can decide to use your position, what you learned from your experiences,

and make the community better. Dr. Wayne Dyer once said, “How people treat you is their karma, how you react is yours.”

I am a youth motivational speaker and when I go speak to an audience of high school students, I’ll reference a story about an empathetic high school varsity football captain. Imagine yourself in this position - it’s a big Friday night game, you’re the captain of the team, and you play the game of your life. It’s important to celebrate that and enjoy it, but when you’re in that type of position it can be something that’s very powerful. Because you can use empathy and go up to one of your wide receivers who, maybe he didn’t catch a pass all game, and you say, “Hey, I’ve been seeing how hard you work in practice and you just have to keep it up. I think you had a great game tonight, contributed to the team, and I know that by the end of the year you’re going to have an incredible season. And if there’s anything I can do to help you, let me know.” Because he’s not going to want to follow your lead and get better because you had the game of your life. He wants to follow your lead because of how you made him feel when you had the game of your life. This is empathy at its finest and it has the ability to change you and the world around you.

#### **IV. WE ARE MOVED TO GREATNESS**

I want to leave you with this final thought. Through empathy we begin finding people who genuinely love us for who we are, rather than what we are. And you may be thinking, ‘what’s the difference?’ Isn’t what I am the same thing as who I am? Well, what you are consists of things like you have a lot of money, you’re a fast runner, or you drive a super fancy car. Who you are is more about your values, how you treat people, your character, and integrity. I believe we are destined to meet certain people in this world who will bring out the best in ourselves and make us great. Some of them we are close to now and some of them we will meet soon. The people who have the ability to lift you up and make you great are the same people who you make great. Our relationships are never about “me” but always about “we.”

Because together we make each other better, together we make each other great.



## About Mike

Mike Marsteller is a life expert on resiliency and teaches young people how to turn their biggest challenges into their greatest opportunities. He's an author, mentor, youth motivational speaker, and humanitarian.

Mike learned to overcome adversity in life by taking experiences from hardships and turning them into empowering opportunities. As a civic innovator, he has a gift for creating community solutions that reach out to people, helping them right where they live. In 2009 he founded the HCM Foundation, a non-profit organization that provides opportunities and financial support for families who are significantly impacted by cancer. The foundation works with social workers to find families and help them with their household bills, rent/mortgage, prescription copayments, transportation, and medical treatments. To date, the foundation has helped hundreds of families.

Mike is currently one of the most sought out youth motivational speakers on the scene today. His message connects and reaches young people in a way most can't and inspires them to do what most don't. Students leave his presentation with a renewed sense of direction, excited about their possibilities and prepared to take their next steps.

His greatest motivation for life comes from building connections that inspire the people and communities around him. He is a graduate of Slippery Rock University and is an avid runner, cyclist, and triathlete competing at an elite level and finishing four Ironman Triathlons.

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## CHAPTER 8

# GROWING TAX INTO WEALTH

BY ROSHAN AJANEE

*Do what you can, with what you have, where you are.*

~ Theodore Roosevelt

### INCOME IS NOT WEALTH

I received a phone call one day from a young doctor who heard me on the radio talking about tax strategy and wealth principles. He gave me a brief explanation of his situation – which was very typical of individuals in his profession. Based on my response to his inquiry he made an appointment to come to my office to further discuss how I might be able to help him develop a tax-advantaged strategy.

The doctor was in his early 40's, very successful and making a multiple six-figure income. However, he was very concerned about how much he was paying in taxes. He heard me say on the radio, "Income is not wealth." That phrase caught his attention and got him thinking about his own financial situation. He had pursued more and more income his entire career thinking that was going to make him wealthy. As I probed deeper into his financial position I found that he had a very large mortgage, a

high car payment, outrageous taxes and he was funding a high-level lifestyle that he desired for himself and his family.

Sadly, when we discussed his balance sheet, we discovered his net assets were less than \$25,000. How was it that someone making a multiple six-figure income could have such a low net worth? It is because he lacked a cohesive financial planning strategy. It may surprise you to know that many high-income earners are in the same situation. This scenario was a very typical example of someone who thought they were wealthy because they had a comparatively high income. But, income is not wealth.

Fortunately, I was able to help him create a specific strategy that enabled him to dramatically reduce his current tax payments and begin earning income on the money he had been sending to the IRS for years. Today, a little over ten years since our initial conversation, he has a multi-million dollar net worth and will soon be able to retire. So, let's talk about how I was able to help him.

*In the middle of difficulty, lies opportunity.*

~ Albert Einstein

## **ACCOUNTING 101**

As you probably already know, there are two major financial statements: A Profit and Loss Statement (P&L) and a Balance Sheet where all assets are identified. If you have made sales in your business, is that income? The answer is “no,” because you have not deducted the expenses from your gross income from sales. Expenses in a business play a major role in whether or not the entity thrives or struggles.

In addition to the “normal” expenses of business, such as paying salaries and wages, there are three types of expenses that I refer to as, “the good, the bad and the ugly.” A “good” expense would be using money that will benefit you in your profession, such as a conference, training or business meeting. A “bad”

expense is money that must be spent to keep your business running efficiently. For example, if you are a dentist and your x-ray machine breaks down, you must pay for the repair of the machine in order to continue doing business. It is money spent to maintain your operating processes. It's not an expenditure you enjoyed, but it was necessary. The "ugly" expense is the amount you pay to the IRS. Unfortunately, the money you personally pay to the IRS is not a deductible expenditure. You write the check and it's gone forever. That's the "ugly" part of it.

*The income tax has made more liars out  
of the American people than golf has.*

~ Will Rogers

## **NO ONE LIKES TO PAY TAXES**

I always ask my clients if I can show them a way to not have such a big ugly expenditure. That is, I ask them if they want to pay less in taxes. Of course, the answer is always a resounding "YES!" Let's say a professional has \$20,000 in expendable income on which they will be paying tax. If they are in a 33% tax bracket, they will be paying \$6,600 in an "ugly" expenditure. That is money they will never see again. However, if they put that same \$20,000 into a retirement account, the \$6,600 that ordinarily would have gone to Uncle Sam will now be going directly into their retirement account because the entire \$20,000 is now tax deferred. Now that \$6,600 that would have been an "ugly" expenditure to the IRS will show up on your balance sheet as part of your assets. Unfortunately, many people will pay the tax and find a way to spend the remaining \$13,400 – which means the entire \$20,000 is gone forever and it will not be working for you. However, my experience has been that when people set up a retirement account, they usually don't touch it until it's time to retire. It takes discipline and delayed gratification to defer taxes, but the payoff is well worth it.

*The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them.*

~ George Bernard Shaw

## **GROWING TAX INTO WEALTH**

The IRS has established rules and regulations that allow you to divert a significant amount of money to tax-deferred vehicles that can greatly increase your wealth potential. As a CPA and a Financial Planner, I have a unique insight into this grand landscape of wealth creation. By maximizing the dollars the IRS allows you to place in a tax deferred investment vehicle, you are thereby minimizing your current tax liability. Every income earner has a choice to pay the “ugly” tax expense or keep some of the tax and grow it into wealth.

Many of today’s successful entrepreneurs are faced with the great challenge of not knowing a good strategy to defer their taxes. I specialize in helping them set up pension plan and a high-end retirement plan much like larger companies have with their 401K programs. In fact, in some plans the IRS allows the taxpayer to defer up to \$200,000. You see, if you are in a 40% tax bracket and are able to defer \$200,000 in an IRS approved tax deferred program, you just saved yourself from writing a check for \$80,000 ( $\$200,000 \times 40\%$ ) to Uncle Sam. While this works best for those in the highest tax bracket, the concept can also work very effectively for people in lower tax brackets.

For example, a business owner can set up his business in such a way that allows the business to match his personal contribution to his retirement plan. This not only increases the allowable amount in the owner’s retirement account, but the business contribution can be used as a business expense.

Let’s consider this scenario. A doctor, age 35, is the sole provider at his practice. He establishes his business as a corporation. His spouse is helping in the office. The business grosses \$250,000

and the doctor pays himself a salary of \$120,000. In 2013 the doctor and his spouse collectively are allowed to contribute \$17,500 into a 401(k). So, \$17,500 is taken off his \$120,000 annual salary as his personal 401(k) contribution amount. He does not have to pay taxes on the \$17,500 until he begins taking it from his retirement account during his retirement years. Because the doctor set up his business as a corporation, the corporation can contribute 25% of his salary or \$30,000 to his 401(k). This is considered by the IRS as a deductible business expense for the corporation as a profit sharing 401(k) deduction. However, now the doctor has \$47,500 contributed to his retirement account and he has not paid taxes on the \$47,500. The doctor has just deferred \$19,000 of income tax. If the doctor did this for 30 years, assuming a reasonable 7% rate of return on his investment, he will end up with \$4,486,887. That's nearly \$4.5 million. That is the power of disciplined savings along with the power of compounding interest.

The whole concept is based on taking money you would normally pay in tax and combining it with some of your expendable income. If you have credit card debt at an interest rate higher than 10%, then it would make more sense to first pay off the credit card debt and the high interest rate before implementing this retirement plan. However, if you have a mortgage at 4% and student loans at 3%, you should begin setting aside money for retirement while you are paying off those lower interest rate loans.

I have a client that has been with me for about 10 years, and today his account is worth approximately \$2.1 million. His entire portfolio has been built on this strategy of investing tax-deferred money. He's now thinking of retiring in the next 3-5 years because he has done so well with his retirement planning.

Anyone who pays income tax can benefit from this concept. This can be set up so there is a contribution on a month-to-month basis or it is automatically payroll deducted. The tax deferred money comes in and goes directly to their 401(k). It can be set

up in such a way as to be a very customer-friendly process.

*Diversification should be the corner stone  
of your investment program.*

~ Sir John Templeton

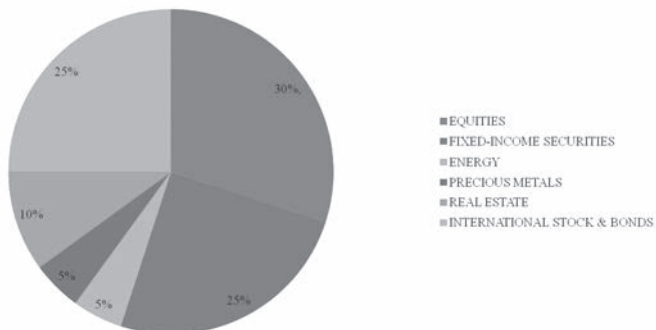
## THE IMPORTANCE OF DIVERSIFICATION

First, investing in individual securities - and doing it profitably - demands sufficient time and experience to make appropriate selections on the basis of solid information rather than hunches or tips. You'll need solid expertise to track the securities' performance and to make the all-important judgment call on when to buy and sell. Chances are that unless you are a professional money manager, you can come up short on all of these counts.

Second, the reliance on a few isolated stocks and bonds as the bedrock of your portfolio means you lack adequate diversification. Put another way, you have too many eggs in too few baskets.

Successful investing over the intermediate long term requires a mix of securities that gives your portfolio balance through all of the economic cycles and conditions. For example, the portfolio of a couple in their mid 40's with \$50,000 to invest would fare well with the components depicted in the chart below:

DIVERSIFICATION



To evaluate the impact of various investment options on your wealth-building program, you can make a rapid calculation by using the “Rule of 72.” This indicates how quickly your money will double at a given rate of return. To make the calculation, divide the number 72 by the rate of return. For example; \$10,000.00 invested at 3% will double to \$20,000.00 in 24 years; but at 8% it will double in just nine years.

72	÷	Rate of Return	=	Years to Double Your Investment
		12%		6
		10%		7.2
		8%		9
		4%		18
		3%		24
		2%		36

***Most investors, both institutional and individual, will find that the best way to own common stocks is through an index fund that charges minimal fees.***

~ Warren Buffet

## INDEX FUNDS

I have found that many clients are hesitant about putting their money into the stock market because of negative experiences they have had in the past. Index funds and proper diversification work well for those that have worries or concerns about losing money in the market. In an Index Fund, the market can go down, but it cannot go to zero. The only way that would happen is if the entire market shut down. Index Funds are also low cost. When you add dollar cost averaging into the equation, you have a strong tax-advantaged investment strategy. This proves to be a better strategy for a long term investor who wants to grow wealth over several decades. Volatility in the portfolio could be

adjusted by an appropriate mix of the class of investments like bonds and other inverse alternative investments.

**Low Cost Diversified Investment selection:** In my practice, I use mostly Index funds and ETF's for most of our investors. For sophisticated investors I will also add a small mix of individual stocks.

There are Five Key Questions to ask before selecting your portfolio:

	<u>Index Funds</u>	<u>Broad Index ETF's</u>
1. Broadest possible diversification?	Yes	Yes
2. Longest time horizon?	Yes	Yes
3. Lowest possible cost?	Yes	Yes
4. Greatest possible tax efficiency?	Yes	Yes
5. Highest possible share of market return?	Yes	Yes

Below is a list of the most commonly used Index funds I use with different composition:

- Total Stock Market Index Fund (VTSMX)
- Total International Stock Index Fund (VGTSX)
- REIT Index Fund (VISGX)
- Small Cap Index Fund (VISGX)
- Short Duration Bond Index Fund (VBISX)
- Long Duration Bond Index Fund (VBLTX)

I also recommend to my clients that they incorporate the Dollar Cost Averaging (DCA) methodology to their investment strategy. The concept behind DCA is to invest equal monetary amounts regularly and periodically over specific time periods (such as \$100 monthly for 12 months) in a particular investment or portfolio. As the amount of shares that can be bought for a fixed amount of money varies inversely with their price, DCA



leads to more shares being purchased when their price is low and fewer when they are expensive. As a result, theoretically, DCA lowers the total average *cost per share* of the investment, giving the investor a lower overall cost for the shares purchased over time.

***By combining the concepts of diversification, indexing, compounding interest and dollar cost averaging, an investor can develop a long term strategy of financial investing success.***

~ Roshan Ajanee

As a Certified Financial Planner (CFP®), Certified Public Accountant (CPA) and an Enrolled Agent (EA), I have had the good fortune of helping entrepreneurs reach new heights of financial success by establishing a financial plan that will give them the financial independence they desire. With the cross section of skills that come from my training and experience, I am able to bring a very holistic approach to the table when my clients come to see me for direction when it comes to their taxes, insurance needs and investments.

While the intricacies of the IRS, tax planning, investment strategies and insurance can be very complex, I am able to help my clients develop strategies that are very easy for them to understand and follow. By combining the concepts of diversification, indexing, compounding interest and dollar cost averaging, an investor can develop a long-term strategy of financial investing success. Of course, nothing is guaranteed. However, I have been able to demonstrate for my clients over and over again how powerful this combination can be for their monetary achievements. I am very confident the principles I have outlined in this chapter can also be of benefit to you and help you in “Breaking Through” any financial obstacles that may be holding you back from true success.



## About Roshan

Roshan Ajanee, CPA, CFP®, is the President of Ajanee Wealth Management in Dallas, Texas and is recognized as an outstanding leader in today's financial industry. He has been helping successful entrepreneurs develop winning investment strategies since 1993. Having been raised in an entrepreneurial family, he has a unique perspective on the challenges and opportunities available to today's enterprising business person. He specializes in a unique strategy of turning tax liabilities into wealth accumulation for his clients.

Roshan's practice is centered on his philosophy that "deferrable tax can be converted into permanent wealth through proper planning." His goal is to help entrepreneurs take their worst possible investments, such as Income Taxes – which have zero possibility of any return on investment or return of principle – and turning that losing proposition into wealth. He believes the key to success is creating one simple process out of the age-old proven concepts of tax efficiency, diversification, compounding, rebalancing, dollar-cost averaging, and low cost investing.

In addition to being a CPA and CFP®, Roshan has a broad continuum of financial education and experience, as well as financial licenses and designations including series 6, 63, and 7. His clientele spans the entire business spectrum and includes from doctors and small business owners to CEO's of successful companies. For eight years he hosted his own radio show, *Dollar Bolta Hai (Dollar Talks)*, on 1110 AM, 700 AM and 104.9 FM in the greater Dallas, Texas market, where he discussed various financial issues and principles of interest to his audience. He is a sought after speaker and has addressed numerous professional groups including the Texas Indo-American Physicians' Society (TIPS), the Association of Physicians of Pakistani-Descent of North America (APPNA), and the Tax Alliance of North Texas.

Additional information about Roshan and Ajanee Wealth Management can be found at: [www.ajaneewm.com](http://www.ajaneewm.com). He can be contacted by phone at 972.484.0020 or by email at: [r@cpaajanee.com](mailto:r@cpaajanee.com).

## CHAPTER 9

# OVERCOMING ADVERSITY THROUGH THE POWER OF PRAYER

BY CAMI BUETTNER

Proverbs 3:5-6 says “Trust in the LORD with all your heart and lean not on your own understanding. In all your ways acknowledge him and he will make your paths straight.” This tells us to trust in the LORD and to have faith in every aspect of our lives. Overcoming adversity of any kind does not happen by chance or luck, it happens through prayer and faith. It is the enemy who tells us otherwise and who keeps us tied up in bondage. It is Christ who will set us free. John 8:36 says “So if the son sets you free, you will be free indeed.” Even though the Bible says to walk by faith and not by sight, I want to share how prayer and faith have played a major role in my life in an effort to help solidify what God promises us.

At a very young age, my faith and the faith of those who were closest to me was tested. I was born with a rare bone condition called Tibial Torsion, which is the inward twisting of the tibia (shinbone). In my case, the tibia and feet were twisted at almost 90 degree angles and I was forced to wear leg braces for over two years. During my treatment, Doctors encouraged my parents to focus on developing my mind and creativity because

they believed I would not live a very physical or active life. In fact, the doctors even advised my parents of the possibility that I would not be able to walk after adolescence. I come from a family of athletes, so a life without physical activity was not something anyone could comprehend. My mom was a very strong believer in the power of prayer and rebuked all of that in the name of Jesus. She taught me about prayer, faith, and God's healing hand.

Even though I was very young, together we prayed and believed in a miracle. Many times my mom would pray and fast over me and miraculously over time God began to heal me. Not only did God heal me, but he gave me such amazing physical abilities that completely surpassed what any doctor ever thought possible. At the age of nine, I began to play competitive basketball and by age twelve, I was traveling every weekend for tournaments and had the opportunity to share my story with many people. In high school, I became an All-State basketball player, competed at the state meet in track as a high jumper, played softball, and was a competitive cheerleader. Basketball was by far my biggest passion and I even went on to play college basketball. I am telling you all of this not with an ego or arrogance about my successes, but rather to enlighten others to the fact that God healed me and that miracles really can happen if you have faith.

I have witnessed God's miraculous healing powers on more than one occasion in my life. When I was 13, I had a fairly common surgery to remove a cyst from my right foot. After surgery, I was put in a cast, walked on crutches, and was later transitioned into a closed toe walking cast. Anyone who is from western Oklahoma knows how hard our winters get, and at this time we had snow everywhere. I did my best to keep the cast from getting wet, but obviously didn't do a very good job. After a few weeks in the walking cast, I developed an excruciating pain on the bottom of my foot and could hardly walk, so my parents took me to the ER. When the doctor removed my cast, the look on his face was one I will never forget. After a thorough examination,

we were advised that the snow had made its way into my cast and my foot was completely rotted on the bottom which would result in surgery to remove the bottom part of my foot. At that time the doctor asked my mom if she knew the Lord. When she replied yes, the doctor said, “Well I suggest that you have a conversation with him because there is nothing I can do to save your daughter’s foot.” Knowing that God had healed me once, we knew he would do it again. Because I loved basketball so much, I was determined to get back on the court and prove that doctor wrong.

Driving home that night my mom laid hands on my foot and together we prayed for a miracle. Not only did we pray for a miracle, we believed it was going to happen. Using anointing oil, my mom laid hands on my foot again when we got home. My mom and I never looked at my foot, not even at the hospital because we firmly believed that God had already healed it. The next morning, we returned to the doctor and upon first glance at my foot he was speechless. He called all of his nurses who had been there the night before to come look. My foot that had completely rotted away and had practically died was completely healed! The doctor said there was no sign that anything was ever wrong with my foot to be found. This amazing testimony proves again that prayer is a powerful thing. But I am here to tell you that God does not place limits on miracles, he can heal you as many times as you believe he will. If my previous two stories about God’s healing weren’t enough for you, let me tell you about my most recent encounter with God’s healing hand.

A couple of years ago I became extremely ill. I visited over a dozen doctors and specialists in an attempt to figure out what was wrong with me, but no one had an explanation as to what was wrong. After being in and out of the hospital multiple times, I was finally referred to a specialist by the name of David Gregory. His office was located at Baptist Hospital in Oklahoma City. After seeing him a couple of times, he too could not find an answer to my problem. I spent many nights in prayer asking

God what the purpose of all of this was, and asking him to heal me completely. On Halloween night 2011, I took a turn for the worse. My husband rushed me to the ER and again more tests were run with the same results. I was given morphine and sent home with still no answers. The next morning I was worse than the night before and couldn't even stand up. This time, I was led to drive 45 minutes to see Dr. Gregory again. My husband had gone to work and I was too sick to drive myself so I prayed for God to get me there somehow, and he instructed me to get in the car and drive myself. Because I fully trusted him, I got in my car and turned on the ignition. From my house at the time, this drive was at least 45 minutes, and to this day I do not remember driving to the hospital. All I remember is getting in my car, backing out of my driveway, and literally crawling into Dr. Gregory's office. He was so baffled by my appearance and symptoms that he insisted on doing more tests and research immediately.

After about 6 hours of research he finally came in to talk to me. While lying in his office in absolute despair he came in and told me that he thought I may have a blood clot between my aortic valve and my intestines, which could be fatal within 24-48 hours. He rushed me downstairs for more testing and it was confirmed that I did in fact have a blood clot. Even though I was scared, all I could think about was calling everyone I knew to ask them for their prayers. Although I had personally experienced miracles in my life before, I have to admit that I was scared, but I knew God had a purpose and this was all part of his masterful plan. Some of my closest friends and family rushed to be with me at the hospital. Together they laid hands over me and asked for God's healing. I was scheduled for an emergency surgery the very next morning at 11:00 am. However, at 6:00 am the doctor came in and said that I could not wait any longer and he had to take me down immediately! I could sense a bit of panic in his voice but knew that God was in control and that he would keep me safe.

Before going into surgery, my mom laid hands on me and prayed

over me one last time. Together we smiled and KNEW that God had already healed me. I was rushed into surgery and a couple of hours later I woke up in recovery. The first person I saw was my husband who told me “They couldn’t find it... The blood clot was gone?” Because of the anesthesia, I was a little out of it so I just kept saying “What do you mean it is gone... Where did it go?” When my mom came into the recovery room I asked her the same thing, “What happened to it, where did it go, did it travel somewhere else?” My mom just smiled and simply said, “No sweetheart, God healed you.”

Because my condition was so rare, every doctor in the hospital knew who I was and that I had gone in for surgery. After learning that the clot had disappeared, every doctor did what most doctors do. They all began to research a scientific explanation as to what could have happened to it. We tried to explain to them there was no need in wasting time researching an explanation because the simple truth is, God had healed me.

While in recovery, I began to develop a severe cramp in my right calf. At this time the doctors were worried that the clot had moved into my calf since they could not locate it in my stomach. I was instructed to see the radiologist the next morning to verify there was no clot in my right calf. This was the very same radiologist who had discovered the blood clot in the first place. In order to even get into the office I had to hobble due to the severity of the pain. After a series of tests it was confirmed that I did not have a clot in my calf. Immediately after the tests had concluded, the pain in my calf went away. I knew instantly why I was in that office. God created the pain in my calf in order for me to have a reason to visit with the radiologist again and to share my story with her. I told her how my friends and family had laid hands on me and how God had healed me. She was so thankful that I had shared this with her because about a dozen other doctors and herself had spent the last 24 hours trying to research how they could have possibly missed something and misdiagnosed me in the first place.

I have been presented with a lot of adversity in my life. But I would go through all of that time and time again to share my story and to be able to prove to others that God does exist, prayer really does work, and that Miracles do happen. If sharing my story about all I have gone through can lead just one person to Christ, then it is all worth it.

The reality is that the power of prayer completely surpasses human understanding. All of us face adversity of some kind at one point in our lives. You don't have to be on your death bed, or about to lose your foot for God to hear you. God answers prayers of all kinds and for all people. Whether you are struggling with financial issues, health issues, marital issues, or just feel lost, always remember that there is great power in prayer. Jeremiah 29:11 says "For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future." God is on your side and desires for you to fulfill the dreams and purposes he has placed in your hearts. In order to achieve your dreams and purposes and to overcome any form of adversity in your life, you have to remember the following:

1. Open your heart to prayer. It does not matter if the words of the prayer are from scripture or not. There is no right or wrong way to pray or to ask for God's help. What matters is that everyone who prays provides enough confidence and faith, knowing that God will answer their prayers. It is important to understand that "God is not a respecter of persons." (Acts 10:34) He does not make distinctions between people like we often do. He can answer anyone's prayer. The most important thing is that you open your heart and pray.
2. BELIEVE and HAVE FAITH in God's healing hand. There is a power in numbers. Matthew 18:19 says "That if two shall agree on earth as touching anything that they shall ask, it shall be done for them of my Father which is in heaven."
3. Expect results through prayer. John 14:21 says "If you



sincerely humble yourself before the Lord, repent, pray, and seek God's face; if you consistently meditate on His Word, you will experience a heightened awareness of His presence.”

4. Even if you don't HEAR God, He hears you. Some people hear God in different ways. Sometimes I am blessed to physically hear Him speaking to me, but other times I hear Him because I sense his presence. Other times I hear Him through intuition. Don't think that because you don't physically hear his voice that he isn't speaking to you. Open your heart to Him and He will speak to you.
5. Fasting and praying is one of the most powerful spiritual combinations on earth. True fasting brings humility and alignment with God. It breaks the power of flesh and demons. It kills disbelief and brings answers to prayer when nothing else works. It has been well said that prayer is not preparation for battle – prayer IS the battle.
6. Do not accept adversity. Whatever adversity you face is of the enemy and it is the enemy that keeps you tied up in bondage and brings on that adversity. It is Christ who will set you free. Scripture says “So if the son sets you free you will be free indeed.” (John 8:36)



## About Cami

Cami Buettner grew up in the small town of Hooker, Oklahoma. Even at a young age, people began to realize that she was driven, competitive, and a natural born leader among her peers and members of the community. This led her to play basketball competitively throughout High School and College, and graduate with marks of excellence in her educational endeavors.

After high school, she began her undergraduate degree in 2003 at Southwestern College, and went on to graduate with her Bachelors in Finance and Management, and with a minor in Accounting. Eager for the opportunity to learn more, she then completed her Masters in Mathematics from the University of Oklahoma.

At the age of 13, Cami started her own business that would help pay her way through college. Years later, her strong desire to help people and to make a difference led her to the doors of Roderick H. Polston, P.C., a tax law firm that helps struggling taxpayers and business owners navigate the troubled waters of resolving back taxes owed to the Internal Revenue Service and Oklahoma Tax Commission.

As the firm's Vice President and Senior Tax Negotiator, Cami has a unique advantage in helping her clients, as she has personally confronted similar situations that her clients face from her many years as a business owner and Enrolled Agent. As a result, Cami has helped thousands of Oklahomans resolve their IRS and OTC tax issues, saving them millions of dollars combined and helping to give them their lives back.

Beyond helping others, Cami has many other passions in life including spending time with her husband Danny and their young son Cade, who is the light of her life! The three of them reside in Moore, Oklahoma with their two dogs Khloe and Payton. In her free time, Cami still enjoys tearing up the basketball court and cheering on the Oklahoma Sooners and Oklahoma City Thunder. Boomer Sooner!

Cami believes that God has led her to The Law Offices of Roderick H. Polston, P.C. to carry out his will through the work that she does every day. She truly feels blessed that God has allowed her the opportunity to make a difference in the lives of Oklahoman's by helping them to resolve their IRS and State tax

issues. When most people come into her office, they feel as though there is no way out of their difficult situation, and that they must go at this problem alone. She is beyond blessed to be able to let these people know that we CAN help and that we are on their team!

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## CHAPTER 10

# NO BOUNDARIES

BY BRENDA SCHUBACH

He walks a lonely road, odds are against him. Some laugh; others promise to be there for him. The closest ones become silent. The cheerleaders leave his side and he feels alone. Every step, he questions himself. Did he make the right decision? Life could be easier if he would leave this battle to someone else. He stumbles on, and with each step his feet feel heavier. Soon he becomes numb to the outside world. He is tested mentally, physically, and emotionally. Perhaps he continues because of fear; maybe he continues because he can see the light that shines so brightly he knows, if he reaches out far enough, he can touch it and pull it near. He is an entrepreneur and an amazing person with great strength.

It is 1945, and the war rages all around him. He is six years old, an American child with a German last name. He has blue eyes, light hair and a blazing desire to make friends in kindergarten. He is German in a neighborhood that despises his culture, his family, and his very existence. Children are taught to hate him, to chase him and beat him and call him a Nazi.

By the time he is eleven years old he can count his friends on one hand. No one invites him to a birthday party. Neighbors scream at him to get off their sidewalk and laugh at him because he's an American child with a German last name.

School would let out and he would run home as fast as he could so the kids would not catch him. The gang of ten boys planned to get him everyday. His heart beats fast. Tears rolled down his face, and he'd find a way to survive, yet another day. Over the years he could have retaliated and shut out the world, but he persevered. He took from the darkest hours of his life the incredible ability to grant others second chances; to think of others before he thought of himself.

Throughout his life he has given to those less fortunate. Beep, Beep; the phone would ring, and a soft voice on the other end would say, "Hello I am a veteran with a disability. My organization makes company branded shirts, pens, pads and all kinds of items that support our disabled veterans and those who are handicapped. Would you like to buy something?" With no hesitation, the answer was always, "Yes."

Several times a year, a shipment of ten or twenty boxes would arrive; boxes containing sweatshirts, T-shirts, all kinds of promotional items. It was like having multiple Christmases. As I got older, I'd ask my dad why he'd keep buying, when money was so tight? He would always say, "These men and women are working to support our country, and I support them."

It's late at night and the phone rings. My dad hustles down the stairs, grabs his car keys, but never, ever a coat. He jumps in his car and zips away into the night. When I wake I ask, "Where did you go?" He shakes his head and smiles, "I went to help one of my guys out. They got into a jam and had no one else to call for help."

Every six months the phone would ring and dad would dash out the door. It was late and cold, and I wondered where he was going? How can these people not have anyone else to call in the middle of the night? My dad always referred to the men he would help as "my guys."

Soon I learned he would leave at night so "his guys" would not have to spend it in jail. The first time I heard this, I was shocked.

Jail! Really? My sister, brother and I would run around the shop, play, and talk to everyone in the building. Never, ever did jail even enter our minds. My dad's explanation was always the same; everyone deserves a second chance. "If you don't try and help others then they can never get ahead. They can never see another way and it will destroy them, their children, and any chances of them having a future.

If I don't help, then what good am I? What kind of an example would I be setting for my children?" "If we work together as a team, only then can we have a better life."

Years have gone by and I understood my father's words, but it took hearing those words at a much deeper level to truly understand what he was saying. Everyone deserves a second chance. Growing up poor, German and believing he was no good, alerted his future and his children's path. He would take the shirt off his back and give it to someone in need, never thinking about his survival. Maybe, he sees these people through the eyes of a little boy who so desperately wanted to be loved by others. Just maybe, he sees helping others as a way to teach a lesson. The lesson is that we are all equal and the same. Each of us faces a different set of circumstances, and the way we handle those circumstances defines our outcome. We can go into a corner and hide from the future, close our eyes and wish we could vanish. Or, we can embrace that moment in time and find the silver lining that drives our inner spirit.

Over time you will be tested in every way imaginable, and seeing the test for what it is can determine your fate. Poor or rich, educated or not, we all have the power to focus on what we understand to be our truth. We can stay within the boundaries others create for us, or we can enjoy breaking through.

A poor child turned into a fine United States Marine, an amazing entrepreneur and one of the world's greatest craftsmen. Getting there was a journey both heart-wrenching and sorrowful. Here is my father's story.

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Tears fell from his eyes. He was choked up and could barely breathe. The building was silent and he pointed at a piece of paper. “We quit” was the only message at the top of a list of names. The majority were children when they started working for him. He took them right out of trade school and taught them everything they knew. Times were tough and business on the east coast was very difficult, but he figured out how to keep them all afloat and moving forward. The mass resignation was like a knife to his heart. How do you move forward when you pour every ounce of your being into the people around you, and then those people are gone?

The second blow came when he realized every contract was missing. Every name, every number, and all the blue prints. Nothing was left. It was a carefully organized plan to take from someone who gave so much.

No amount of comfort from those who loved him was enough. No hugs could help. “I love you,” and “You’re not alone,” fell on deaf ears. He was broken. It was as if everything he believed in had vanished into smoke. Every moment; every hope he had ever harbored had been for nothing.

The final blow would have made most people fall to their knees and scream for mercy. The flames were hot and the plant destroyed. The scent of fire filled the building and seeped into the last bit of inventory left. The resignation hurt. The stolen contracts were a vicious move; but the fire they started was devastating. The smoke-filled air was a critical turning point.

A point when, a person asks themselves if being a victim is acceptable, or if it is time to be one who triumphs and surges forward with nothing left to lose. Often when there is nothing left, you find the greatest strength within. There was nowhere left to go, but up. He rebuilt and rebuilt and rebuilt. Every time



someone took his dream and crushed it with bare hands, he would only come back wiser and better than ever.

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Sylvester Stallone said it best in his monologue from the movie Rocky Balboa,

“... The world ain’t all sunshine and rainbows, it’s a very mean and nasty place, and I don’t care how tough you are, it will beat you to your knees and keep you there permanently if you let it. You, me, nobody is gonna hit as hard as life! But it ain’t about how hard you can hit, it’s about how hard you can get hit and keep movin’ forward, how much you can take...and keep movin’ forward. That’s how winning is done! Now, if you know what you’re worth, then go out and get what you’re worth! But you gotta be willing to take the hits and not pointin’ fingers sayin’ you ain’t where you wanna be because of him or her or anybody! Cowards do that and that ain’t you! You’re better than that! ....”

A coward can scream at a child on the sidewalk. A bully can beat someone who is alone and helpless. A thief can take with no conscience, but a hero stands against all odds and sees what others will never see in a lifetime. The hero sees the positive in every situation.

Out-running the bullies made my dad an awesome athlete. Nasty comments by adults led to him having open conversations with his parents about his identity. It taught him to always help the underdog and treat all people the same, regardless of their heritage. The thieves opened his eyes to just how good he really was. His work has been featured in Architectural Digest countless times since then. Whether you are at Harvard, West Point Military Academy or driving down a street in historic Greenwich, Connecticut, you will see his custom craftsmanship. Against all odds he has persevered with dignity.

What drives you? What keeps you moving every time the floor falls away from under your feet? Finding your own voice and setting a course that defines your future can only be found within you. It can't be someone else's dream or aspiration. It has to be your passion, your blood, sweat and tears. No one has your voice, smile, laugh, and inner being. Love yourself and then you can truly love those around you. Forgive and then you will be fulfilled. Fight for what you believe in and cheer for those who pave their own path.

You are the chief executive officer of your own destiny. No boundaries can stop a driven mind and a heart full of love. Your body may be seventy-five years old, but your mind is still only six. You run, skip, and play stickball in a new time. Flames can't stop you from being an amazing spirit that sees the good in all. There is something very unique in all of us, a voice that sings with aspirations like a child in kindergarten. Find a way to give, without asking for anything back. Be a Force4Good and enhance the future of generations. Be fearless and then you can open your mind to true untapped potential.

Knocked down, beat-up; you pick yourself up and soar like an eagle across the endless skies. Have the courage to run against the wind and your true love will follow you. Set sail to endless waters with currents that will twist, turn and alter your direction. Use your inner compass to direct you home. Your inner light will never burn out as long as you believe it is within you always and forever.



## About Brenda

Brenda Schubach is a successful inventor, engineer, and humanitarian. She has mixed her life's work with her heart's desire to give back to society in a compassionate and sustainable way. Coming from a background in criminal justice, Brenda worked with those living in poverty, domestic violence victims and exploited children at the Department of Justice and Boston's Children's Hospital in conjunction with Harvard University. She has been granted the prestigious award of Unsung Heroine from her alma mater Regis College, and has been featured in numerous newspapers and on NBC news.

After contributing to a guide for prosecuting attorneys in domestic violence, Brenda embarked on a new career of education and visual merchandising, studying at Rensselaer Polytechnic Institute, SMU, and Stanford University. She has designed new products for 100 of the largest companies in the world. Her ability to connect and understand people has led her to impact brands in a big way, from start-up to billion dollar enterprises. She has contributed in every facet of innovation and global rollout.

Her business savvy, legal background and passion to help others has given rise to her future as the Executive Director of **I am a Force4Good™** – a company she designed to help bring dignity to women around the world with fair and equal opportunities. **I am a Force4Good™** is about finding your unique inner light, your OrganicSelf® and sharing that gift with those around you to positively enhance the world for generations to come.

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## CHAPTER 11

# ACHIEVING SUCCESS: NOT JUST FOR THE RICH AND POWERFUL

BY DR. WILLIAM CALDON

*Your present circumstances don't determine where you can go;  
they merely determine where you start.*

~ Nido Qubein

Beginning at our earliest age, Fairy Tales such as Cinderella and Snow White expose us to amazing stories of rags to riches. From Bilbo Baggins to Abraham Lincoln to Notre Dame's Rudy to immigrants such as Nido Qubein, our folklore is replete with tales of individuals who rise from the humblest of beginnings to achieve unbelievable greatness. Although my story pales in comparison to the achievements of these individuals, I believe that the mistakes that I have made and the lessons I have learned in my life can be useful guideposts for anyone aspiring to make a significant contribution during his or her time on this earth. And although I am a dentist, I am certain that these tenets can be applied to any occupation or endeavor.

Let me first begin by saying that I'm pretty sure that during my 61 plus years that I have not had a single original thought. Anything that I impart to you, I have learned by observing, reading about

or listening to people that are much more learned, clever and successful than I am ever likely to be and I apologize to anyone to whom I do not give appropriate credit. I will also admit that I may have learned even more through my own missteps and observing the failed endeavors of others than from any of my successes. As the golfer David Feherty says, “It’s how you deal with failure that determines how you achieve success.”

Just a little about myself. The oldest of five children, the first four years of my life, were spent with my two younger brothers and my parents in a four room house near the Ohio River flood wall in northern Kentucky. Through hard work and sacrifice, my parents were able to buy a three bedroom home in what was then rural Kentucky where my two younger sisters were eventually born. Although my mother only had the equivalent of a ninth grade education and my father had merely completed eighth grade, they both highly valued education and made great sacrifices so that I could attend Covington Latin School, a unique college prep high school that you entered after the sixth grade, skipping the seventh and eighth. I attribute much of my success to the classical education I received in those hallowed halls and I can’t thank my parents enough for making that education possible.

So the good news was that at the age of 15, I was the first person on either side of my family to become a high school graduate. The bad news was that my maturity level was lagging dramatically behind that of my formal education. I was enrolled as a biology major at Thomas More College, a nearby private Catholic school, which had a split campus, with the lectures being near my home and science labs located several miles away. Since I had no car, I bummed rides, hitchhiked or took buses to get back and forth. I had begun working on the weekends at the age of 14, washing pots and pans at a nursing home that was also several miles away.

Now that I needed tuition for a private college, I ramped up the number of hours I was working to nearly forty hours a week.

Also to fit into the college scene, I began to drink. “Fortunately” the drinking age across the river in Ohio at the time was only 18, and with a college ID it was pretty easy to get into any club, even at the age of 16. Obviously, the long work hours, the difficult commuting and the partying became a successful formula for the dean’s list. Unfortunately, it was the wrong dean’s list and my first year resulted in a stellar GPA of 1.97 out of 4 and academic probation.

I am pretty convinced that all things happen for a reason, and that God looks out for drunks and foolish Irishmen, and so it was that about this time, I began to steadily date Margaret Dressman, the fourth of 12 children, who had been my date to the senior prom. This leads me to my first tenet of success which is: ***“Associate with and learn from people who are better, smarter and more successful than you are.”*** There is no doubt that over time you become like those you associate with, as my father constantly reminded me, so choose your friends wisely. Margaret, now my wife of 40 years, is hard-working and virtuous beyond reproach. She has remained my inspiration, guide and moral compass for the last 45 years and I can never repay her enough for sacrificing her career and aspirations so that I could pursue my dreams and so that our four children would be reared by such a loving mother.

Margaret’s constant appearance on the dean’s list demonstrated to me that scholastic success could be achieved while carrying a full academic load, working part time and helping to rear eight younger siblings. I observed that she did this with what I would describe as the second tenet of success: ***Discipline***. Her ability to focus on the task at hand and properly prioritize and schedule her responsibilities allowed her to not only achieve, but also surpass her goals. According to business philosopher Jim Rohn, “Discipline is the bridge between goals and accomplishments.”

Which brings me to the next tenet of success, which is: ***Have Clearly Defined and Measurable Goals***. Without goals we flounder, lacking direction. When I established the firm goal of

getting into dental school, the necessity of achieving the needed grades directed my efforts into laser-like focus. Jim Collins, author of “Built to Last” and “Good to Great” tells us that our goals should be BHAG – Big Hairy Audacious Goals. We should have goals for all facets of our life: personal, professional, spiritual, health and family. Tommy Newberry, creator of the “1% Club” a program that models the attributes of the top one percent of the most successful people, indicates that goals must be positive, written, looked at daily and stated as if already achieved. As Jay Geier, one of my mentors has stated, “The eye only sees and the ear only hears what the mind perceives.” When our goals are at the forefront, the subconscious mind helps direct our activities toward achieving them. It’s a phenomenon similar to being aware that the new car we have just decided to purchase, which we had never noticed before, now seems to be everywhere.

I mentioned Jay Geier as a mentor. Everyone needs to have *Mentors or Coaches* in all aspects of his or her life. The sporting world provides us with great examples. Even those at the highest level of their craft such as Serena Williams or LeBron James have coaches/mentors to help them refine their game. When I completed dental school, I knew that my knowledge and experience was severely limited and that my dental education had only just begun. I joined the Air Force and it was my intent to merely fulfill my two-year commitment. My performance those first years was less than lustrous and I was fortunate that I was not quickly directed back to the civilian world. During that time however, I encountered several wonderful officers and enlisted men and women, who were older and more experienced than me, who took me under their collective wings and helped me become a better soldier and dentist. Over my 20 year career, the Air Force afforded me the opportunity to be trained by some of the most brilliant clinicians and educators that I have ever met.

Also, during my 20 year military career, I was given the opportunity to teach in and direct a residency program and lead several dental squadrons. This defines another quality of success:



***Giving Back/Service.*** When we are blessed with the opportunity to achieve higher levels of performance, it is incumbent upon us to impart to others what we have gained in terms of time, talent, knowledge, experience and other resources. Don Barden, in his book, *The Perfect Plan*, describes the common trait found in the top 1% most successful salespeople across the globe, regardless of the business. The common characteristic found in all of these elite salespeople was an attitude of service.

As we progress through our time on this earth, we inevitably encounter occasions of strife and are confronted with difficult decisions. We require some form of moral compass to help us through these times. In my home life and in my 14 years of parochial schools, or as Jimmy Buffett refers to those years, “Catholic Confinement,” and in my military career I was instilled with a set of basic ***Core Values***. These values are the anchor which steadies our life and gives us a framework for making tough decisions. They are irrespective of what is trendy, proper, or even what is legal. My Catholic upbringing taught me the sanctity of life and the value of the individual. The professed Air Force Values were: “Integrity First; Service Before Self; Excellence In All We Do.” These are the cornerstones for making clear, consistent decisions.

Regardless of our effort and successes, there will be times when our progress will plateau or even regress. In spite of all of our experience and knowledge, we will still on occasion make less than optimum decisions that will retard our growth. At these times it is imperative that we dig in our heels and demonstrate another quality of a successful person, that of ***Perseverance***, or as Thomas Jefferson said, “When we get to the end of our rope, we need to tie a knot in the end of that rope and hang on.” It is often when we reach these times, when we are at our maximum level of frustration, that our extra effort will result in the title of this book—a major “Breakthrough”.

When I separated from the Air Force and joined my present partner, Dr. Mike O'Connor, I was a knowledgeable dentist and had developed reasonable leadership skills, but I was completely unprepared for the entrepreneurial aspects of running a business. I was forced to immerse myself in a program to learn, in short order, how to promote and operate a profitable dental practice. I attended courses, watched DVDs, listened to CDs in the car and read books. And I still do some of those every day. This quality of success is known as: ***Constant Growth***. It has been said that, "A successful person's library is full of books. An unsuccessful person's library is full of movie and TV DVDs." Once again, this growth needs to be not only in our professional life, but also across the entire spectrum—in our personal life, in our spiritual life and in our physical fitness.

Speaking of physical fitness, the road to success is literally not for the faint of heart nor for the unhealthy. The diligence and the commitment to professional and personal growth, and the ability to make consistently sound decisions require a well-rested physically fit individual. So the last but certainly not least quality of a successful individual is one exhibiting ***Maximum Health and Wellness***. My paternal grandfather died of a heart attack at 45 and my father had his first heart attack at 53. In spite of the fact that, unlike my ancestors, I had never smoked, and had run a marathon at age 50 and was cycling the hills of central Italy six weeks prior, I was unable to overcome my genetic predisposition, and had a heart attack and triple bypass at 54 years old. Still at 61, I have sustained a high level of health, and partake in vigorous aerobic exercise for an hour or more almost every day. As is pointed out by Chris Crowley and Henry Lodge in their book, *Younger Next Year*, it is critical that you make time in your schedule to do this. You owe it to yourself, your family, your colleagues and your employees.

Although my life's beginnings were humble, with the help of family, friends and by consistently making use of the above

maxims, I think most people would agree that I have achieved a modicum success. If you:

- Associate with people that are better, smarter and more successful than you
- Exhibit discipline
- Have clearly-defined measurable goals
- Make use of mentors and coaches
- Perform with an attitude of service and giving back
- Use a basic set of core values as your compass in making decisions
- Persevere when times get tough
- Strive for constant growth
- Sustain a consistently high level of health and wellness

Then you too, regardless of where you begin, can achieve high levels of success.



## About William

Doctor Bill Caldon is a well-recognized clinician, lecturer, educator and best-selling author. He grew up in northern Kentucky across the Ohio River from Cincinnati, and after graduating from high school at the age of 15, he received his Bachelor of Arts Degree from Thomas More College in 1972. After Doctor Caldon received his Doctor of Dental Medicine Degree from the University of Louisville in 1976, he served in the United States Air Force for 20 years, retiring as a full Colonel.

During his distinguished military career, he received training in an arduous two year general dentistry residency and successfully challenged the demanding Federal Services Board of General Dentistry being recognized by the military as a specialist in General Dentistry. For the maximum three years he served as only one of three Air Force dentists as an examiner on that Federal Services Board. As an instructor in an Advanced Education Program in General Dentistry, he taught recent dental graduates courses in the disciplines of restorative dentistry, pediatric dentistry, temporomandibular joint disorders, orthodontics and oral pathology. For three years, he served as the Director of a one year General Dentistry Residency and Commanded Air Force Dental Clinics in England, New York and New Jersey.

In 2013, Dr. Caldon received the coveted Quilly award for coauthoring the book, *Out Front: Business Building Strategies from Front Line Entrepreneurs*, a collection of advice and success stories from several accomplished business people, which made the Amazon Best Seller list. His television interview regarding the success of the book and his business achievements has been seen on ABC, CBS, NBC and CNBC affiliates across the country. He has been quoted as a premier expert in dentistry in *USA TODAY*, and he has been featured on over 300 nationally recognized websites such as Reuters, Market Watch and Yahoo.Finance.

Along with his partners, Dr. Mike O'Connor and Dr. D. J. O'Neill, Dr. Caldon helps direct a thriving general dentistry practice in upstate New York with offices in Plattsburgh and Lake Placid. He is a Fellow in the Academy of General Dentistry, a Diplomate in the American Board of General Dentistry and is a member of the International College of Dentistry, the American

Association of Implantology and the American Dental Association. He possesses certificates in Oral Conscious Sedation, Invisalign (invisible braces orthodontics) and Short Term Orthodontics. He routinely achieves over 100 hours of continuing education each year.

Dr. Caldon is married to Margaret, his childhood sweetheart and bride of 40 years. Margaret has a Bachelor of Science degree in Mathematics from Northern Kentucky State University and uses her RN degree to serve as a nurse in a local private pediatric office. They have four very successful children, each of whom is either on active duty in the military or are serving in Air National Guard. They have seven beautiful grandchildren.

You may learn more about Dr. Caldon and his practice at:  
[www.HighPeaksDental.com](http://www.HighPeaksDental.com) or contact him at: [caldonwilliam@gmail.com](mailto:caldonwilliam@gmail.com)



## CHAPTER 12

# THE KEY LEVERS TO GROWING IN TODAY'S ECONOMY

BY PAMELA HERRMANN

Think back on the last time you interacted with a business and the employee did something nice for you. I mean extraordinarily nice. They went out of their way and provided a solution in a way that was above and beyond. Think about how this made you feel. Every action, reaction, interaction and transaction is unique. You have one shot (okay, maybe two if you're lucky) to make it extraordinary and plant the seeds for life-long loyalty, and this is all rooted in your ability to connect at an emotional level with your customers. Since consumers transact about 80% on emotions, ask yourself, "Am I hitting on their emotional triggers?" Are you making them feel like they matter, that their transaction matters to your success today and in the future, and are you teeing up this transaction for the next one with them?

**The basic tenant for explosive growth in today's economy is rooted in delivering a 5-star customer experience and parlaying the results using the power of a few key Internet tools.**

The conundrum for most small business owners is that they know they must have an online presence, but they don't know where to begin to create it; they don't have the bandwidth to learn it, or know how to pick a solutions provider to outsource it – nor do they fully understand the value of it. What results is a 'no decision,' and a 'no decision' is the worst possible place that a business owner can find him or herself. There is an old saying that if you're going to stand in the middle of the road, be prepared to get run over. The truth is, if you don't have an online marketing plan, then your business has a time stamp on it because your competition eventually will figure it out leaving you in the dust.

The following are some simple step-by-step foundational how-to's that will help you establish your presence online and find the low hanging fruit that is the fastest way to cash for your business.

**KEY LEVER #1:  
CREATE AND CONTRIBUTE MORE VALUE  
EVERYDAY. EVERYONE LOVES VALUE AND  
WILL BE LOYAL TO IT.**

Years ago when I was a freshman in college, long before technology and consumerism collided, or before I had achieved any level of success in business that would have lent to my understanding of its full power, my dad and I had the opportunity to spend an afternoon walking around the old German neighborhood on the north side of Chicago where he was raised. As we strolled down his street, he recalled stories of growing up in the post depression era – playing baseball with a stick and a worn out ball, the apartments where his best friends lived, and how his single mother had worked tirelessly to support him and his brothers.

As we stood across the street from his walk-up apartment building, he pointed to the third floor window where his bedroom



was located, and described how thick the ice on the inside of the window was on those bitterly cold Chicago winter nights.

As we came to the end of the block, my father suddenly stopped dead in his tracks and stared at the corner bakery store. He quietly uttered, “Oh my God. That German bakery was there when I was growing up!”

As we pushed open the door and crossed the threshold, a little bell gently announced our arrival. I'll never forget the look on my father's face as he looked up at it and smiled; it was as though a familiar friend was calling his name. He had heard that same bell thousands of times as a child. The double doors from the kitchen swung open and out walked a little round woman with gray hair neatly pinned into a bun. She was wiping her hands on her apron and she greeted us with a warm smile.

“Oh my God...” was all that my father could say.

He recognized her immediately as the bakery owner from when he was a boy. He half dismissingly told her his name and what street he was raised on, thinking there was no possible way she would ever remember him or his family after all this time.

Her mouth dropped open and she put her chubby little hands to her face. I could see her eyes glistening and her head slowly nodding from side to side as she stared at him in amazement. She indeed remembered my father, his mother Helen, and his brothers, even though they had moved away years before. It felt as though I was in a parallel universe as I stood off to the side and watched them, again not fully understanding how extraordinary and unique this type of connection is in business.

So it begs the question, how many of your customers will you remember in 30 years and more importantly, how many of them will remember you? Because standing out amongst your competitors is as much about the return to old-school connectedness with your customers as it is about driving traffic

from online sources. The first begets the second. Train your staff to value every customer like their future depends on it, because it does.

**KEY LEVER #2:  
CONSUMERS EXPRESS HOW THEY REALLY FEEL  
ABOUT YOU ONLINE, THEREBY INFLUENCING THE  
PURCHASING BEHAVIOR OF OTHERS.**

If you are like the overwhelming majority of small business owners I talk with, they get the majority of their new business from referrals. Awesome! It means you must be doing things right if people are willing to recommend you to their circle of influence. The biggest challenge for business owners was that, prior to the Internet, you had no idea who was having these conversations, were they positive or negative, or how frequently they were happening. So basically your business growth was reliant upon a variable that you had zero control over, or participation in.

Internet marketing changes all of this. Do you want to increase your sales?...More people to talk to?...More people to know what you do?...More people to know how you do it?...More people to know what makes you different from your competitors?... More people to know that they can trust you?

Your prospects are, for the most part, all online and they're asking those very questions looking for businesses to transact with, and who can deliver a solution. They have a need, want or desire, and they're searching online for the best provider. What's even more fascinating is that three out of five consumers search for local businesses on their smartphone (ReachLocal) yet 93.3 percent of small business websites are not mobile compatible, and will not render successfully on mobile devices or smartphones. In addition, an astonishing 60% of local business websites don't even have their phone number on them! (BIA Kelsey 2012). If your business falls into this category, then it's almost guaranteed that you have experienced an opportunity loss.

Do you want to capture a slice of the 86% of those local searches that converts to a phone call or a visit to the physical location (SE Leads)? What's currently happening for local businesses is the online equivalent of the land run in the western United States in the 1800's. Now is the time to stake your claim and position yourself as the #1 expert, the trusted go-to, and the guru in your niche.

### **KEY LEVER #3: A SIMPLE ROAD MAP TO GET YOUR BUSINESS FOUND ONLINE**

- Know your ideal customer - In order to find your ideal customers online, you have to know exactly what they care and value. Designing an avatar of your perfect customer is like doing character development for a character in a script. You should identify everything about what they care and value, where they buy their groceries, where they buy their clothes, what do they do for recreation, and what they read. This exercise is critical to designing a profitable paid-advertising strategy. A highly targeted pay-per-click ad campaign using Facebook is the low hanging fruit; it is the fastest way to gain exposure to your business in your geographic area. By identifying ten Facebook pages that your ideal customer would 'like' your business will get exposure that keeps you top-of-mind in your prospects eyes.
- Be results driven - Do you want to increase sales by 50%? Do you want 100 new customers every week? Are you looking to increase the traffic to your website? Want more people to download a discount coupon? Do you want to have 30% of the market share in your community for your niche? This is one of those, "*Do not pass go, do not collect \$200*" moments. It's imperative that you take time now to map out what you want. If you don't, you'll waste time and you'll lose money – your two biggest assets. When you are specific about what you want, then you will

be highly effective at managing the project, tracking the results and making quick decisions so that you can adapt to the changing environment.

- Know the key data points to your business. Determining a marketing budget is largely determined by the following questions. First seek to know the value, then understand the strategy as to how to find more customers using a portion of your profits.
- How much business could you manage at a maximum capacity, or how much business do you want on a consistent basis?
- What is the average dollar value of each customer transaction?
- What is the average lifespan of a customer?
- When you have a grasp of the value of a customer, you are able to determine how much to invest in new customer acquisition. For example, if the average value of a customer is \$85 and you know that they purchase from you 4.5 times a year, then every year this customer is worth roughly \$380 in income. Your investment in keeping this customer happy so that they can influence others as well as your investment in acquiring new customers, can be appropriately budgeted based on the value of each customer.
- Outsourcing the project. A general rule of thumb is to split your online marketing project into two phases that build upon each other so that you can put a fence around the project and manage it: foundation building and ongoing support.

Foundation building is critical and here are the key elements that you should incorporate into your request for a bid.

## **PHASE 1: FOUNDATION BUILDING**

Responsive Website: Your website needs to be on a responsive platform so that it adapts to the device that is viewing it - whether it's a desktop computer, a hand-held device or a tablet.

Keyword Research: Identify 20 keywords that consumers are typing into the search bar if they were looking for your solution. SEO professionals have tools to understand how often consumers are online looking for your solution, and the exact words they are typing into the search engines. For example, If there are 1,400 people in your area searching locally for 'best pizza in [my town]' and the competition is low for those keywords, then you would want to use those words in everything that you're pushing into the Internet – like your website, videos, press releases, local directories, blog content, etc.

Local Directories: Local directories are the online equivalent of the Yellow Pages. Four Square, Merchant Circle, Yelp, Google+ Local are examples. This is the low hanging fruit right here because local directories have very big pull with the search engines (way more than your little website). Claiming your listing on these sites is free, and you can pretty much 'set it and forget it,' meaning that it takes no additional labor to maintain once the listing is claimed. Claim your business listing in at least ten of the most popular local directories in your geographic area.

Social Networks: Facebook, YouTube and Google+ are the key social sites in which your business should have a presence. These sites should be branded to your business, and the visual elements, description and content across all the sites should be congruent.

## **PHASE 2: ONGOING SUPPORT**

Ongoing support is critical, because the search engines want to see that you're current, you're relevant and that your audience is responsive to your message on a consistent basis. So while

most small businesses have social networking sites, most often there is little to no activity. The name of the game is to reach the friends of your fans through the sharing of content. When you have fans online and you consistently push out information that is of value to them, then they engage with it and by extension their friends see it. When their friends see that what you do is of value to them, then they want to be part of your tribe and your circle just expanded.

The name of the game here is consistency, and Facebook, in particular, is rewarding businesses that are excellent with engagement by putting their posts at the top of the newsfeeds. More eyeballs means more brand recognition.

Breaking through in today's economy is all about positioning your business at the convergence where consumers are searching online, and then hitting on their emotional triggers so that they feel cared for and valued, because that is human nature, and that will never change.



## About Pamela

Pamela Herrmann has spent 25 years in the consumer products industry working with companies that have ranked on Fortune's Fastest-Growing 100. She is an inventor and has successfully brought these products to market with such retail giants as Pottery Barn, William

Sonoma, Sears and International Wine Accessories.

She is also a successful Internet marketer, and is passionate about bringing best practices from the online world into Main Street, and arming small business owners with the critical information for success in today's economy. She is the creator of the Facebook training: Social Media Lab 101.

Pamela is also a staunch consumer advocate and through her movement, The High Visibility Project, she educates retailers on the power of 5-star customer care that creates life-long loyalty.

Pamela is a graduate of the University of San Francisco. She is the co-founder of Herrmann-Hussey, an online and offline marketing company that specializes in social media and software development for content creators.

A trainer with 'A Better Networker' – the largest online community of home business owners – Pamela also has a radio show on The Home Business Radio Network and has been featured three times on the cover of 'What's Working Now.'

Pamela resides in Denver, Colorado with her two children.

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## CHAPTER 13

# **BREAKING THROUGH — YOU ALREADY HAVE GOT ALL THAT YOU NEED**

BY MIKKEL PITZNER

Ever wondered why it is that some people get such huge results, reach extraordinary levels within their field of expertise or perhaps within several fields, and produce such abundance for themselves, while others always seem to struggle and always end up having more month at the end of their paycheck? Ever wonder how and what they do in order to achieve the wealth and the freedom to get the lifestyle of their choice

What is it that makes some people successful and others not?

Well, I have wondered about this and I have studied this for a long time. I have read tons of stories on the subject and studied a lot of successful people over the course of my adolescent and adult life. If you are reading this book, then you too more than likely have read other similar books, seen or heard stories of remarkable characters who overcame obstacles that most of us would never have dreamed even existed.

We may find ourselves in situations where we think how in the world would we ever be able to break out of our rut, overcome

our obstacles, our limitations, our disabilities and our needs. More than likely you know several of the same stories. We all get mind blown by them when we hear them and we are all in such awe of how they managed to overcome their immense obstacles. But they did.

*“OK, that’s all very fine,”* you might say. *“Yes, we have all seen such fantastic stories, but these are also very rare.”* And you are very right. The people behind such stories definitely showed very special traits, tenacity, etc., to make it through their troubles and wants, but they made it to success despite their past and their “stories.”

Although we may have found all these stories truly inspirational, we may very well be thinking, *“Wow, that’s really amazing. These must be very special people.”* But then you might also at the same time be thinking, “but I could never do that.”

Here’s what I think.

I do find that the people in such stories indeed are very special people. They did find something very special in themselves to push them forward and to move them ahead, and keep going until they succeeded, regardless of their circumstances, regardless of their needs and of their means and apparent abilities. I also believe they are few and far between, and that’s also partly the reason we stand in such awe of them when we hear their stories.

But what I also think, is that we all possess what is needed to do the same. In fact, possibly the best bit of knowledge that I can give you right now is: ***You Already Have Got What You Need.***

Now, how can I say that and be so certain? Well, like I said, I have studied success and success stories for a very long time now. In fact, I have studied it for several decades. What I have found is that among a lot of the stories of those who have accomplished greatness and stellar results, you actually find people who started with absolutely nothing. People who came

from the worst possible background, came with terrible stories of their past and perhaps even had certain disabilities that would hinder most of us mentally.

A recent article I read mentioned 15 billionaires who were once dirt poor. That's right, those are billionaires with a "b" not an "m." The names included those of: Larry Ellison of Oracle, Howard Schultz of Starbucks, Ken Langone of Home Depot, Oprah Winfrey of The Oprah Winfrey Show, Ralph Lauren of the company by the same name and legendary trader George Soros among others. Nido Qubein of this book you are reading now also has an incredible story behind him of arriving in the United States as an immigrant with a measly \$50 in his pocket and eventually rose to become the owner of Great Harvest Bread Company, President of High Point University, and is on the board of BB&T Bank – just to name a small bit of his illustrious career.

But, pray tell then. How do I do it? You might ask. How do you begin?

My first and foremost belief is that the most important trait you have got to have or to ingrain in yourself is to *Believe*. *Believe you can. Believe in yourself. Believe it's possible. Believe anything is possible.*

Without belief, you more than likely will not even try, and certainly, when things get a little tough along the way, which unfortunately they often do, then you will give up too soon and discard your dreams and adopt the mindset that most seem to have, which is that it's just not possible. It's just not realistic. You will tell yourself something, or indeed listen to all the people surrounding you, who are telling you that your head is in the sky and that you should stop dreaming and come back to reality. Well-meaning people quite possibly, but also the people who in their limited mindset really do not believe it to be possible.

When most people see, read or hear about extraordinary success stories, they very often conclude that *"It's OK for you to say*

*that,*” and then continue, “*because you’re already rich,*” or, “*You have such special skills,*” or, “*You are so smart,*” or, “*You came from the background you did,*” or “*You had the connections you had,*” or some other place and some other reason why it would be possible for you, but not for themselves.

But you have to keep believing. Keep believing that despite all the restraints, needs and very apparent obstacles that you too can find a way through it all, and that you too can make your dreams come through.

You might be thinking that’s easy for me to say, since I’m already somewhat successful. In fact, if you get to know more of my background you might be thinking that it’s easy for me to say, since I was in fact born into money. But here’s a part of my story that many may not realize. It’s true that I was born into a wealthy family. My father, with great entrepreneurial mindset, changed his pauper background into a wealthy lifestyle that provided well for our family and I benefitted from that.

But shortly after I was at the peak of my financial state, I lost everything and then some (at least on paper), and ended up owing away more than I was worth – if you tallied up everything that I could put my name to. At the peak of my debt, I owed about \$6 million, which I personally vouched for. And this was when \$6 million still was considered a considerable amount of money.

So although I stood with very bleak circumstances, I too was able to make it back into the ranks of the reasonably successful – and not with the aid of my family or the money that my father’s empire had left. What’s more is that I was able to make my results in just about two-and-a-quarter years, while my first peak, which actually came with considerable help, took no less than 40 years to create.

My guess is that most people who read this book or this chapter do not find themselves owing away anything remotely like \$6 million. In other words, you may actually find that despite what

you may think is that detrimental circumstances at worst are probably a good head start better than my situation.

And in the very rare case that you in fact are in a worse financial spot than that, let me briefly tell you a story about the famed Donald Trump, who, if memory serves me correctly, had about \$900 million in personal debt when his empire completely crumbled in the early 1990s, yet today he is again a multi-billionaire.

Well, back to my advice for your success. Here is one more piece of advice that I may add to the equation: “Let It Go – So You Can Let It Come” (adopting words of Author Simon T. Bailey).

You’ve got to let it go so that you can let your success come.

You have got to let go of what seems to be hindering facts of your current circumstances. Let go of your excuses. Your success is not hindered by your age, sex, race, religion, height, weight or anything of the sort. You have got to let go of the labels that others may have put on you. Perhaps even some that may have been put on you by well-meaning people, friends or family. And perhaps, even more importantly, you have got to let go of your past. Your past is not your future.

This may not be very easy. It took me personally about 38 years to let go of many of the stories I told myself. I played the blame game. I basically blamed my parents for all the negatives and hindrances that I encountered along the way. Although there are many things that I, as objective as I can be, believed then and still believe my parents could and should have done differently, the fact really is that you are the maker of your own success, and for that matter, your own happiness.

Once I did realize this, everything else became so much easier and new successes came so much quicker. When you play the blame game, you basically put yourself in the victim’s role. In addition you often too figuratively take the poison pill in the

hope that “they” will suffer – “they” being whoever you blame for your misfortune or lack or unhappiness. The problem is that when you play the blame game taking the role of the victim, you also do not accept responsibility. When you do not accept responsibility, then achieving anything you want becomes so much more difficult.

Even though I played the blame game for a long time, I did simultaneously achieve some decent success, but at so much slower speed than when I stopped being the victim and instead assumed the role of a victor and accepted my own responsibility.

You see, when you don’t accept the responsibility for your own success, happiness, or whatever it is that you wish to achieve, then you also will not accept to do the things that may be necessary for you to achieve them.

I believe it was Richard Branson who said that according to him there are two major factors to achieving success, those being that you first must decide what it is that you want. The second is that you must determine what the price is going to be for you to achieve what you want and then you must resolve to pay that price—a price that you will have to pay in advance.

Looking at my own experience, these factors and resolving not to play the blame game is part of the explanation of my so much speedier rate of success the second time around – after my huge set back.

For you to achieve your dreams, you will have to accept the mindset that: *If It’s To Be, It’s Up To Me.*

The next piece of the puzzle is to be willing to embrace failure. I meet many people who contemplate becoming an entrepreneur, but who never will pull the trigger because they are afraid. Afraid of failure and afraid of the consequences and losses it can bring. Instead they believe in job-security. Well, job-security is somewhat of a false notion. Who is the first to lose their jobs in

times of financial setbacks during a financial crisis? Why yes, it's the employee.

Rest assured that whenever I enter new business ventures, I'm afraid too. Currently at the time of writing this, I'm in the midst of launching nine new start-ups, and yes, I'm afraid with each and every one of them. But I do it anyway.

I do my due diligence, my budgets, I weigh the market opportunity and research my proposed plan of action and business. I know that I will be thrown curve balls along the way. I know that I cannot possibly account for all that will happen nor will I know beforehand all the obstacles and problems that I will have to overcome. Some of the troubles come even sooner than you would expect – some even bigger than your worst fears described. If you are not willing to risk, you cannot reasonably expect to achieve.

What you will invariably find is also that when you meet the biggest challenges and your biggest obstacles, that's also the time and place when you stand to make your biggest breakthroughs. In fact a *Set Back* is a *Set Up* for a *Come Back*. I have experienced this myself many times and it seems to be a common denominator in most success stories – big and small. So as John Maxwell says, ***Fail Forward***.

Failure is not final. Failure is only feedback. In the dictionary you will find that failure comes before success. So if you can embrace and accept failure, your route to success and breakthroughs will be much faster. In other words, failure is your friend, not your foe.

Finally, for your biggest breakthroughs and your biggest success, you will have to THINK BIG. Dare to dream. You have probably heard of the expression of setting Big Hairy Audacious Goals. But don't think of just all the money you wish for, rather 'think big' how you can help a lot of people. Zig Ziglar said: "*You can get everything in life you want, if you will just help enough other people get what they want.*"

So concluding this chapter, allow me to restate what the title of my chapter told you: **You Have Already Got All That You Need**. You too can create a very different future story than the past you may have experienced, or than your current situation may be indicative of right now. Your past results may not be your future results nor even an indication hereof.

You can create a future story that will be a huge inspiration to others in the future. You too possess what is needed and you too can dramatically alter your life and produce very different outcomes. Just think about how a small alteration in your trajectory will result in taking you a bit further into the distance.

Accept that life is a journey and so is success. When airplanes use autopilots they don't actually fly in a straight course, but are, I believe, actually off course about 90% of the time. The autopilot, however, continuously makes small adjustments to bring it towards the correct course, so that ultimately the airplane reaches its destination. Business and success is much the same.

Here's to your success.





## About Mikkel

Originally from Denmark, Mikkel Pitzner used to run what turned into the fourth largest car rental company, and a leasing company he lead to a doubling of size and a quadrupling of locations. The company was Pitzner Auto, which during the latter years under Mikkel's management also became the Budget Rent A Car licensee for Denmark. Mikkel left the company after being instrumental in the sale of the company – in a sale that actually was comprised of a split of the company to three different buyers.

From 1996 up until end of 2010, he owned and operated the largest limousine service company in Denmark, whose profits he managed to grow 3200% during the first year of ownership alone. The company served the most discerning clientele including no less than three recent US presidents, including President George Bush, President Clinton and President Obama, the latter during the World Climate Summit meetings during 2009, and with more than 200 limousines, serving the US Embassy of Copenhagen along with numerous other embassies, countries, royalties, celebrities and multi-conglomerates, etc.

Mikkel Pitzner also successfully ran an import and distribution company of scuba diving equipment until that company was sold to a German distributor just a few years following the foundation.

Mikkel Pitzner is still a partner of Freetrailer (which comprises of Freetrailer Denmark, Freetrailer Sweden and soon Freetrailer Germany and other nations) and of a very unique advertising and marketing bureau named Aksel & Ko.

A sought after professional board member, Mikkel Pitzner currently sits on boards of companies spanning the US, Denmark, Sweden and Poland, including privately-held as well as publicly-traded companies.

Mikkel is also a multiple best-selling author (with six best-selling books published so far) and speaker. He teaches entrepreneurs how to create a business that will provide for the lifestyle of your choice while taking you off the treadmill of your job, so you can spend your time on things of your choosing. A list of Mikkel Pitzner's books is given below:

- *The Art And Science Of Success, Vol. 2*
- *The Only Business Book You'll Ever Need*
- *The Success Secret*
- *Marketing Miracles*
- *New Rules Of The Game*
- *Mikkel Pitzner's Trade Secrets For Marketing Your Business Online*
- *Masterminds's Insights To Business Success*

Mikkel Pitzner has been featured on CNBC, ABC, CNNMONEY.com, Entrepreneur, Fox News, CBS News, *The Wall Street Journal*, *Fortune*, *Fast Company*, *SmartMoney*, *USA Today* and NBC, America's PremierExperts, Børsen, Berlingske Tidende, Erhvervsbladet and Näringsliv. Mikkel Pitzner was also a guest at the Brian Tracy TV Show, Amino TV, The Secret Entourage and radio program *Money for Lunch*.

Mikkel Pitzner is currently finalizing work on several information products on each its own topic, but all based on experiences of his own and from his vast studies and education. One of these products soon to be released teaches the basic tools need for entrepreneurs to run their business another on its way is the goal setting program.

Recently relocated from Florida to Colorado with wife Olga, son Gabriel and daughter Angelica and building several new business ventures simultaneously (9 new businesses in fact), including RetailWise USA and Pivot Point Enterprises, all while helping several US and international businesses in a struggling and challenging economy.

To learn more about Mikkel Pitzner, please visit: [www.mikkelpitzner.com](http://www.mikkelpitzner.com) or contact him directly via contact details given below.

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## CHAPTER 14

# **FROM TRAGEDY TO TRIUMPH**

—DISCOVER HOW THREE SIMPLE  
SECRETS TOOK ME FROM  
MISERABLE, BROKE, AND  
RIDICULOUSLY OVERWEIGHT  
TO TRAVELING THE WORLD,  
DROPPING 90 POUNDS, AND  
LIVING THE LIFE OF MY DREAMS.

BY RACHEL O'BRIEN-EDDY

Have you ever wondered why certain people are able to achieve a high level of success almost effortlessly while others constantly struggle? Or how some people seem to be happier than others no matter what happens in their life? What is it that makes these people so different and so successful? Are they just lucky or do they know something you don't know?

If you're anything like me, you've struggled at one point or another in life or business, feeling frustrated, overwhelmed and

unmotivated as you've looked for inspiration and searched for answers.

Maybe you're searching right now for the secret to success or how to overcome the obstacles you're facing. Maybe you're seeking wisdom from experts so that you can finally break through the barriers that are blocking your success. Or maybe you're stuck and no matter what you've tried, nothing has given you the consistent results you've been hoping for. What I'm about to share with you could very well be the game-changer you desire; the question is – are you ready?

A few short years ago my life was very different than it is now. Today I'm an Author, Personal Transformation Expert, Speaker, and *Success Coach*. I work directly with six, seven, and eight-figure earners and often attend VIP parties and events. Adventure is around every corner as I travel the world and live internationally with my husband and boys; my childhood dream come true! But most importantly, I've had the privilege of sharing what I've learned along the way - showing people just like you how to achieve success in all areas of life.

But it wasn't long ago that I faced seemingly insurmountable challenges and I know firsthand what it's like to hit rock bottom, to completely lose hope, and to feel beaten down by life.

Growing up, we didn't have much money and I endured years of horrific verbal and mental abuse. Wanting to create a better life for myself and my family, I worked hard to achieve success as a young entrepreneur. Life back then was a constant battle. I often encountered one obstacle after another; from relationship issues to health problems, and from struggling in business to living paycheck to paycheck. Additionally I had become a staggering ninety pounds overweight and quite frankly hated who I saw in the mirror. My self-esteem was at an all-time low, and I had zero confidence. But I wanted more...

Trying desperately to turn things around I went to seminars and events, listened to countless trainings, inspirational CD's, and read books – you name it I tried it! I was determined to be successful. At one point I convinced myself that I simply needed to think positive, put a smile on my face, and all my problems would go away. But the obstacles only got worse. Can you relate?

## **THE REARVIEW MIRROR**

Having just dropped my boys off at daycare one cold December morning, I hopped into my car and headed home. Within minutes I noticed an elderly woman walking across the busy street. I had a sinking feeling in my stomach as everything around me fell silent. As I swerved to avoid hitting her I looked through my rearview mirror hoping she would make it across the street safely.

In a split-second I watched in horror as the little blue car behind me struck the elderly woman. I was overcome by panic and fear as I immediately pulled over to the side of the road. My body was trembling and tears poured from my eyes while I dialed 9-1-1 and ran down the street to where the woman was. The scene played over and over in my mind as I watched the elderly woman die right there on the cold pavement in front of me.

That day a simple twist of fate changed everything for me; I suddenly realized how short life truly is and that if I died at that moment I would have had so many regrets. You see I was tired of being the... “Poor kid, from a broken and abusive home, with little success, confidence, or self-esteem.” I was tired of being overweight, with clothes never fitting right, and always dreading bathing suit season. And most of all, I was tired of living with regret, knowing that I had countless hopes and dreams that had not yet come true and that would never come true if something didn't change.

I knew that I wanted more out of life and I knew that I was capable of achieving more. I knew God put me here for a reason and that I was created to make a difference, not to sit back and continue to suffer through life. So I decided to get serious, to take control of my destiny, and to transform my life and business. Although the cards were stacked against me, I was determined to beat the odds and that's exactly what I did!

In just a few short years, I was able to **completely** transform my life and business – going from miserable, broke, and ridiculously overweight to traveling the world, dropping ninety pounds and living the life of my dreams. As unbelievable as that sounds, it's completely true and you can achieve results like these too! But instead of it taking years for you to figure it out on your own, I created a step-by-step system to show you how. Sadly there's not enough room in this chapter to include all the secrets and "how to" instructions. But rest assured, everything you need to transform your life and business can be found inside my step-by-step training; the *Infinite Success System*<sup>TM</sup>. For now, I'm going to share the three biggest secrets I discovered that unlocked infinite success for me and how they can do the same for you.

## I. DISCOVER YOUR DESIRES

Imagine what your life would be like if you knew exactly what it takes to achieve success in all areas of life, if you could break through any block that is holding you back, if you could go from ordinary to *extraordinary*, and achieve results in 90 days or less.

As a society, we often focus much of our attention and conversation on things we do not want or do not like, rather than that which we desire. On any given day, you probably make a mental note of at least ten things you don't like about your life. You might be thinking things like: I don't like my job. ... We have too many bills to pay. ... There's not enough time to get everything done. Sound familiar?

Yet how often do you find yourself making a mental note of the things you do want or the things you do like? To transform your life and achieve infinite success you must have a clear understanding of what you actually want in life. This is the *first secret* – I call this ***Discovering Your Desires***.

Think of it this way – if you could have, do, be, or contribute anything in life regardless of your circumstances what would you choose? This question is your starting point – this is how you gain clarity about what you actually want in life so that you can move forward creating the exact reality you desire. By opening your mind and learning how to dream again, you will unlock your creative potential and there will be **no limit** to the success you can create in your life.

No dream is too big, no idea too small; from traveling the world to buying your dream home, from health and wellness to the perfect relationships. You can literally have, do, be, or contribute anything in life if you're willing to do the work required and if you don't give up.

## **II. YOUR THOUGHTS AND BELIEFS ARE YOUR REALITY**

Many people struggle with negative thinking and this negative thinking will literally block you from achieving the level of success you desire in life and business. In fact, negative thinking will destroy you from the inside out if you don't make a change.

If you believe it's hard to make money, like I used to believe, then making money will always be hard for you. If you think thoughts like, "I'm not good enough, I don't have enough, or I'm just not lucky." ... This will continue to be your reality. To achieve the level of success you desire, you must understand the *second big secret*: ***Your Thoughts and Beliefs Are Your Reality***.

Let's say you've been trying to lose weight by dieting and exercising, but nothing seems to work. You soon find it difficult

to stay motivated and to resist your favorite comfort foods. You dread seeing yourself in the mirror and constantly think, “Man it’s hard to lose weight. Nothing ever works for me. It’s probably my genetics. I’m going to be stuck like this forever.” After a few weeks of this you decide that nothing is going to work for you and you quit exercising and go back to your old way of eating. Your thoughts and beliefs sabotaged the success you would have achieved had you simply BELIEVED differently.

Now imagine you’re a business owner or sales person selling a product or service you believe costs too much money for most people. This belief is followed up by thoughts like, “This is so expensive; I know people could find something just as good for a lot less.” What ends up happening is that your thoughts and beliefs (this product costs too much) come out through your words and your actions. When you’re speaking to a prospective customer, instead of being confident about your product or service and sharing how it will benefit them, you’re weak with your delivery. You focus on the cost of the product or you position it in a way that they will agree that the price is too high for them. In this example you had already decided the price was too high for your potential customer and thus, they didn’t buy from you.

Can you see now how negative thoughts and limiting beliefs could be blocking your success? By understanding how your thoughts and beliefs impact the way you live, the way you do business, and the results you achieve you can take action now to change it.

### **III. DEVELOP A CLEAR VISION AND PURPOSE**

Years ago I used to struggle with making decisions. I would think, debate, and second-guess myself all the time. I constantly looked to others to tell me what I should or shouldn’t do, to make decisions for me, and to tell me what was right and wrong for my life. Instead of working on purpose to create a business and life that was meaningful to me, I had no clear direction or path.



Lacking confidence and self-esteem, I simply followed along like many of us do. But following along, living someone else's idea of what my life should be like, was a miserable experience that kept me stuck, failing, and frustrated.

When you were younger did you ever dream of moving to New York and starting a business, but your parents or advisors recommended you go to college and become a teacher or a doctor, so you did that instead? If you're a stay-at-home mom, you may have wanted to go back to work after having kids, but decided not to, because your husband and various family members insisted you stay home and raise the family.

Perhaps you're someone who wanted to write a book, but your friends discouraged you insisting that it would be "too difficult" or that you "didn't have enough education to become a successful author," so you gave up on your dream.

Sadly I hear stories like this all the time. Without a clear vision and purpose to keep us motivated, we are easily sidetracked and influenced by others who are deciding what's right, wrong, and best for us. This is why the *third secret*, developing a ***Clear Vision & Purpose***, may be the most important discovery of all.

Your vision is the overall big picture of what you want your life to be like. Your purpose, on the other hand, is that driving force that moves you to take action, moves you to step out of your comfort zone, and moves you to be more than you thought possible. So now you have a choice to make - change or remain the same?

*"Insanity: doing the same thing over and over again and expecting different results."*

~ Albert Einstein

Every great success story started somewhere. Today you are writing your own success story. Will you continue to struggle, never achieving the success you desire, and living with regret as I once did, or will your story have the triumphant ending you've

always dreamed of? Life is short and we are not guaranteed tomorrow. If you continue to let life pass you by and wait to take action until you hit rock bottom (like I did), you will only know the pain of regret rather than the tremendous joy of success.

I challenge you to take action today by applying these three simple secrets to your own life. All you have to do is discover your desires, understand that *your thoughts and beliefs are your reality*, and develop a **clear vision and purpose** for your life.

I believe you have within you the seeds of greatness. God put you here for a reason so MAKE IT COUNT. Remember you can have, do, be, or contribute anything in life regardless of your circumstances!



## About Rachel

Referred to by colleagues as an amazing leader and coach, Rachel O'Brien-Eddy has spent the majority of her career teaching others how to get on the fast track to success. Over the years, Rachel has learned to overcome countless obstacles, giving her a unique ability to relate to people from all walks of life. She takes an authentic approach to life by sharing her triumphant journey from failure to success, while encouraging and inspiring others to reach their greatest potential.

As a Personal Transformation Expert, Author, Speaker, and Success Coach, Rachel is on a mission to create a culture of belief that you can have, do, be, or contribute anything in life regardless of your circumstances. Having been recognized in the top 2% of a nation-wide sales force, Rachel understands what it takes to achieve success. She has worked with top leaders in multiple industries including Jack Canfield of the *Chicken Soup for the Soul™* series and best-selling author Dan Kennedy. She has also been recognized as one of America's Premier Experts™ in the field of personal development.

Rachel, a sought-after speaker, has shared the stage with some of the world's top business experts and leaders. She dares to DREAM BIG and created the Infinite Success System™ to share her message and proven success strategies throughout the world. Her sole focus is to encourage, inspire, and empower her clients to achieve a higher level of success in business and life. As an adventure seeker and lover of life, Rachel has had the privilege of traveling all over the world and currently lives internationally with her husband Ryan and their two boys.

You can connect with Rachel at:

[www.ConnectWithRachel.com](http://www.ConnectWithRachel.com)

[www.Facebook.com/ConnectWithRachel](https://www.facebook.com/ConnectWithRachel)



## CHAPTER 15

# YOU ARE NOT A GARBAGE CAN WITH A HAIRY LID

BY KERRI COURTRIGHT

Words have the power to speak life or death into your business, career or personal goals. Your thoughts, words and actions are a result of the accumulation of the words that have been spoken over you or into you through people, books and media.

Think of a flow chart. Positive and productive input equals positive and productive output. Likewise, negative input equals negative results. The words spoken over you and around you are the input. You receive input every single day from various resources from the moment you wake to the moment you go to sleep. If the input is repetitive, it will shape your beliefs. You then take ownership of those beliefs and begin, in turn, to speak those beliefs. Eventually you will make decisions according to those beliefs.

As Mahatma Gandhi so eloquently phrased this,

*“Your beliefs become your thoughts,  
your thoughts become your words,  
your words become your actions,  
your actions become your habits,  
your habits become your values,  
your values become your destiny.”*

Carefully choosing who you spend time with, “your association,” and guarding your input, is essential to “Breaking Through.” It is believed that everyone carries a few self-limiting beliefs. The fastest path to a breakthrough often comes from removing such beliefs. Changing your association and input changes your beliefs.

Take, for example, the story of a boy named Ben. Ben was a poor boy who lived in Detroit, Michigan. His mother, who married at the age of 13, dropped out of school after 3<sup>rd</sup> grade. By the time he was 8 years old, his parents were divorced.

In order to support her two sons, she often worked three jobs leaving her home before dawn, coming home late into the evening. Without an education, her jobs were menial and paid little.

By the fifth grade, everyone in his class considered Ben the dumbest kid in his class. The kids would often make fun of him. Ben was content and accepted this belief. His report card reflected this. Ben’s mother did not agree with his belief that his brain was too dumb. She decided to institute a change in the family’s behavior. First, her boys would watch no more than two television shows a week. Second, they were not allowed outside to play until their homework was complete. And, third, they were to read two books from the library each week and turn in a book report to her after each book was read.

She would not allow her children to ever again say that they were dumb. She would tell them, “Whatever you choose to do in life, you can do. I am not going to tell you what to choose to be, but I think you can be the President, or a pilot, or the best doctor in the world.”

This mother often encountered negativity from her peers. She dismissed them and restated that her boys were going to “be something” and the “best” at what they choose to be. Ben’s mother *forced* a dramatic shift in Ben’s input. She changed the

type of input the boys were receiving at home. She replaced the television with reading two books a week.

As Ben read, he gained knowledge. He started answering questions in school. He saw himself differently and so did his peers and teachers. He began to realize he was not stupid. In fact, he began to receive praise from his teachers and fellow students. Ben graduated high school with honors. He went on to college and eventually medical school. This mother's son, Ben, became the world-renowned Dr. Ben Carson.

Dr. Carson has contributed to the field of medicine by his innovative and groundbreaking neurosurgeries. Dr. Carson made a first in medical history with the successful separation of conjoined twins who were attached at the back of their heads.

Success is not determined by one's economic or racial background. There isn't a decision at birth as to who will or will not succeed. Success is limitless. Success is up to you and stems from the decisions you do or do not make, based on your core beliefs at the time of each decision. Success begins with positive "belief-filled" input. Quality input allows for quality decisions.

Let's look at successful business owners. Every successful business at one time was nothing but an idea...A seed that over time took root and began to grow. There is a thrill in watching and being around someone who succeeds. Almost every successful business owner I've met spent a period of time solely focused on his or her business. It's like they shut off all outside input from the world, and only spoke "Business" for a period of time while the core of their business was being formed. In other words, their greatest growth came from when they had the greatest control over their input.

Being a part of attaining goals and enjoying fantastic growth is electrifying. Enter into a room of people successful in their business or career choice and you will hear laughter, you will see optimism and pride. These people believe that a rising

tide does in fact raise all ships. As new businesses are created, new friendships are created. Business owners know there is always room for one more. This goes for successful politicians, professional athletes and those that took their careers to the highest level.

If you aren't quite where you want to be yet, don't worry. Successful people are not unlike you, they just did things a little differently. Their experiences along the way were different. Why do I say this, how do I know this, well, this was my "Break Through."

My "Break Through" came when I evaluated and changed whom I was listening to. I broke through when I controlled the input around me. When in a business conversation I would ask myself:

- What was their advice and why do they believe that?
- Was their advice beneficial to my business?
- Was it the easiest path for me to take instead of the path most beneficial for my business?

My core question is, "Do the people I spend my time with have similar goals or are they at least moving in the same direction?" If the people I was spending time with weren't already where I wanted to be, or at least trying to move forward towards their goals, I politely ended the relationship.

Brian Tracy proved years ago that statistically, five years from today, you will earn, almost exactly, the average income of the five people you hang around with most. Take a look at the five closest people you associate with. Average their salary. Ask yourself, "If this study is true, am I comfortable with these results for my life, or is there more out there?" If you'd like to have a breakthrough and achieve more, try shifting your association. Make it a point to start hanging around those that are **already where you want to be**. Start living out the poignant phrase, "*iron sharpens iron.*"



It is very comfortable to hang with those around you who are like you. Over time, most people choose their friends and business associates based on their proximity, childhood friends or work associates. It is natural to surround ourselves with those who have similar interests. There is a connection between your thoughts, feelings or ideas and others who believe as you do.

The “career minded” and “successful business owners” often run in the same circles due to their address or area of specialization. They may be members of the local Chamber of Commerce, bidding on the same projects or even members of the same professional organizations. *Who do you associate with in business?* Take the time to think and reflect as to whom they are? Are they goal oriented? Are they innovative in their industry? Are they moving forward in their career or business? Is the quality of their work important to them? Your association is a reflection of you and affects your bottom line.

As children we were taught, “you are what you eat.” True, in fact, Type 2 diabetes supports this statement. In business, you are your association. As soon as I realized this was a Law and not a Theory, I worked to change my association. I began to look at the input from my association as “food” for my business. I realized that if I wanted to achieve a higher level in business, I needed to associate and hang around those that have already achieved a higher level in business. What I was doing was great, but there was a higher level of success I wanted to achieve.

There is a saying, “*pigs don’t know pigs stink.*” To clarify, you don’t know what you don’t know. So, how do you find out what you don’t know, you hang around those who have achieved what you would like to achieve. First, I studied them. I read or listened to autobiographies of people who have reached the pinnacle of success in their chosen field. I began reading industry magazines that showcased people who have reached success in their field. Second, I attended conferences, not only in my field but those that were supportive of business in general. (Hint, make sure you attend the break out sessions and campfire after hours meetings.

These are the most intimate and personal.) The more time I spent studying and then hanging around those that were already where I wanted to be, the more I became comfortable and confident as a business owner. Finally, after switching my association and my input, I began applying all I learned.

Is it time for you to have your “Break Through?” It is O.K. to move forward. It is O.K. to let go of the past and with it a few friends and associates if need be. If you don’t, they can hold you back from your best. If anyone in your association has limiting beliefs, their limiting beliefs can eventually become your limiting beliefs.

Each person has their own path. We all have friends and associates who have stopped growing and become complacent in their career. Interests change. Motivation changes. Pursuit of change and growth, as well as the drive to attain that growth, changes. Accept them where they are and keep going. There is no guilt in success. Everyone deserves the success they create.

Who is chirping in your ear? Who are you surrounding yourself with? What is your input? There will always be someone who does not believe in their own abilities and will try to cast doubt on yours. Recognize it for what it is, negative input, be strong and walk away. Associating with the negative or pessimistic has ruined many businesses and careers.

A close friend once told me, “*I am not a garbage can with a hairy lid.*” Simple but profound. You receive input from many different sources. Often many may not have a choice as to where their input comes from. What if you live with a negative person. If you live with or work with a negative person and changing where you work or live is not an option, then choose carefully what you process. Limit the negative and double down on the positive. Be like Ben, make sure that for every negative piece of feedback or information you absorb, you go out of your way and consciously absorb positive. Read something uplifting like a book or a positive website.

I want to encourage you to not settle in your career and keep moving forward. What you have accomplished up till now is only a fraction of your potential. Begin to take notice of your association and make changes if necessary.

Surround yourself with positive association and input. Listen, study, learn and then implement that knowledge. Your thoughts become what you say and do. Begin to remove any self-imposed limitations.

Get excited about your goals and aspirations. As you surround yourself with successful people, reaching those goals will become that much easier. The learning curve will be that much shorter. By changing your association and your input, you have the opportunity to forever change the dynamics of your family's legacy.



## About Kerri

Kerri Courtright resides just south of Chicago with her husband Ken and four beautiful children. She is the Co-Owner of Today's Growth Consultant, TGC, and Income Store, I.S.

In September 2013, Today's Growth Consultant was recognized by *Inc. Magazine* as one of the fastest-growing companies in the United States. Both TGC and I.S. own and operate close to 200 money-making websites with close to 100 industry experts, business owners and thought leaders. With the majority of their websites built from scratch, TGC and I.S. websites are now seen by just under 100,000,000 people each year, with a "group website" growth rate of 4,000,000 annual views, each month. In 2013 TGC and I.S. will pay out over seven figures in shared revenues to their partners.

From her run as a Chicago Bulls "Luv-A-Bull" cheerleader in the mid-nineties to becoming a recent graduate of the Illinois Lincoln Excellence in Public Service Series, Kerri has reached the pinnacle of everything she has touched. The "Lincoln Series" is a program that chooses no more than 12 women per year from the entire State of Illinois who want to hold higher political office or succeed in the public policy arena. For more than 18 years, this program has provided training to women whose accomplishments continue to contribute to the political and public policy arena in Illinois and Washington D.C.

Kerri believes the key to success is to guard your association closely. Make sure you are surrounding yourself with positive and uplifting people. "You are not a garbage can with a hairy lid," is a saying very near and dear to Kerri. "Your association and what they say is what you hear and can limit your success. Choose your association wisely. You can succeed."

## CHAPTER 16

# USE GOD AND WIN!

BY DEBORAH FREEMAN

I wanted to wait and write this chapter until after I made my first pilgrimage to Israel. I wanted these words to be meaningful, sacred, God inspired, and I wanted to be as close to God as I could be, in the Promised Land, the Holy Land. As I write this, I'm laying here on my balcony overlooking one of the most beautiful sights in the world, the blue green waters of the Mediterranean Sea, and praying that God Almighty will send a word of inspiration through me, a word that will be the catalyst for change in many companies throughout the world. I believe that he has and I will share it here.

Some might think it controversial to title this *Use God and Win*. 'Using God' seems harsh, sacrilegious, or somehow manipulative, but I believe that this is for sure what we should be doing and what our Almighty wants from us. He is there to guide us with each decision and dilemma that we face. I grew up in the bible belt, in a sleepy little town in rural west Tennessee where ethical values were instilled in me from the beginning. I have also been in the business world for more than 20 years and tried many strategies for success such as powering through on my own. I have struggled to force myself to the top and succeeded sometimes but failed many others. I have tried to mingle with the right people, be as well coifed as my money could buy, and laugh at jokes that were not my humor just because that person

might be able to help me one day. Well that strategy worked, it just didn't work well. I did not really master the craft of contentment, joy and self-love until I did the unthinkable; and that was to give up. Yes, give up and let God, for that is when true success starts to unfold. For those bible scholars reading this, it's found in 1 Peter 5:7 – *casting all your cares upon Him; for He cares for you.*

My mission here is to get this message over to everyone in business and especially to get it over to those who run and own businesses. Studies show that faith-centered workers are the most content and productive of all workers. If employees are allowed to display their faith and have a culture of acceptance of spiritually-based things, it is a win for the bottom line of any company. Let's explore a couple of the cream of the crop of faith friendly companies that are maximizing stockholder equity, whether that is one person or a cast of millions.

Chick-fil-A is one that everyone expects to make a conversation like this. They are in the eyes of some; blatantly faith-based. If you are a customer of theirs you know that on Sundays their doors are closed to honor the Sabbath day as is observed in most religions in America. They are a privately held company with a lot of revenue to flaunt; 4.6 billion in sales in 2012. Their wholesome persona has not hurt profits at all; truly the opposite. I am a frequent visitor at Chick-fil-A and I am eager to patronize a company that represents the values that I think are important. I believe there are a lot of others out there that feel the same way that I do. Many company executives mirror my sentiments but are afraid to voice their opinions because of public repercussions. I think just the opposite would happen. Companies that embrace ethical values will groom employees that provide a better customer experience. Chick-fil-A's purpose as stated on their website is: "To have a positive influence on all who come in contact with Chick-fil-A." Most customers just want a great experience when they visit them. How they get to that point may not be so important to many, but the discipline

that a faith-based person possesses will be an important factor in a superior customer experience. That experience will lead to customer loyalty, which in turn leads to increased profits.

Forever 21 is also a company that espouses its religious beliefs by putting John 3:16 on its shopping bags. Their founder has stated that he “hopes others will learn of God’s love” by sharing this verse. I have learned that a great number of teenagers frequent Forever 21. Is it because Forever 21 shows spirituality openly, or is it because they have teenage attractive clothing? One can debate this again and again, but I believe that God has opened some doors for them, which are evidenced by their track record of success. I often record a popular daytime talk show with a regular segment, which allows audience members to share where they purchased their fashionable outfits. Forever 21 is cited by almost every audience member selected. For a Christian owner who wants to spread the word of faith, it appears that he is succeeding in a sizable way. This does not have to be his only motive; a faith-centered company helps to groom an employee to have a moral compass, and that is a plus for any organization.

We have looked at examples of two companies that have used a pious philosophy to win. We now have to define ways that a company can integrate this paradigm shift into the culture of its company whether publically or privately held. No one wants a work environment that would be offensive to any person or group. Each person has the right to serve or not to serve a higher power. The goal here is to have non-disruptive practices that are voluntary and that can be embraced by anyone who so chooses to participate. Because this is not about religious beliefs, this is about individual spirituality. Let’s take a look at seven keys to success with a spiritual model in the workplace that is tasteful and non-discriminatory. This model emphasizes God, which is the higher power that I exhort, but it can be adapted to accommodate any faith-based environment.

## **SEVEN KEYS TO SUCCESS WITH A SPIRITUAL MODEL IN THE WORKPLACE**

1. Reflection rooms (no religious symbols but a serene environment).

A place where employees can visit to quiet themselves during work hours is very helpful. So often the cafeteria or break room is bustling and adds to the anxiety of the day. A quiet place, rather clinically and sparsely equipped, can be just the thing to help an employee refocus.

2. Inspiration calendars to start the day.

Used to strip away mental chatter and give direction or a theme for the day. This calendar has each day of the week and an emphasis for the day. For example, Day 27 of the month might highlight Integrity. Some inspiration calendars draw attention to a different Bible verse each day for encouragement and reflection.

3. On-call Chaplains (full or part time).

Chaplains can be used as little or extensively as needed. They are available as a confidential resource to help employees with moral support, uplift, stress and crisis management. Many vendors provide this service on a contractual basis.

4. Volunteer Prayer and Praise meetings for employees.

I attend a very early bible study weekly in my area, which starts at 6:30 am. We pray, read bible verses and ask for prayer on various challenges that we are facing. Not only do we ask for prayer, we are able to report on victories, as well. The contentment that I enjoy after leaving those meetings make my work experience so much more enjoyable and really lays the groundwork for a successful, well-balanced day.



5. Silent meditations using pocket-sized spiritual cards as reminders for employees.

Laminated or bookmark-type such as:

Thank You, God.

Fear always grants you what you are afraid of.

Believe.

God, help me.

I need a miracle, God.

I must tell God.

Bible verses: such as Psalm 91 – which offers assurance of Divine protection.

6. Interactive virtual training on moral decision-making.

These training sessions can be voluntary as well, but contain spiritually- based solutions to dilemmas that employees face in the workplace. It can incorporate real world scenes of personal situations that spill over into the workplace, and how using the tools outlined here can help the employee cope with these situations during the day. For example, how a single mother might need to visit the reflection room after a night of staying up with a sick child and the stress that it brings, or a sales person using a meditation card to remember that God is there to call on during a low production sales day. The real world scenes allow employees to know that they are not alone in the day-to-day chaos that life can sometimes bring.

7. Outward symbols of religious expression.

Company employees are able to visibly witness others that share their conviction by wearing religious jewelry, insignia, and unobtrusive desk symbols. Tasteful symbols allow for a sense of community in the workplace. Religious symbols can be a powerful place of displayed faith. Many employees frequently wear crosses, pins, etc. but to have positive reception by management allows for a sense of unspoken acceptance and camaraderie.

These small sacrifices of time and praise can be sprinkled throughout the day and can add a sense of belonging and grounding to work environments that despite becoming more technologically advanced, often leave employees with a feeling of separation and isolation. One new issue that we are facing is the new generation of workers who for the most part are not attending a religious institution on a regular basis. A recent study shows that over 90 percent of young people under 25 don't attend worship services at all. Some have no moral compass outside of work. This could possibly be one of the biggest dilemmas that corporations will face in years to come. We are now witnessing a generation that will learn the dos and don'ts of what is acceptable in society on reality and buffoonery TV.

Corporations will have to step up and provide some guidance on morality if they expect a fruitful workforce in years to come. A faith-based corporate culture will give structure to those that will not get it any other place. Faith-focused companies encourage their workers to do their job well. In addition, most major religions are based in moral discipline, which can only be a good thing for business. A large number of people are hungry for spirituality as is witnessed in the Bible miniseries that aired recently which has been watched by over 100 million viewers globally.

Well back to the Mediterranean...

I traveled on this pilgrimage with a group of physicians, attorneys, religious and business leaders and accomplished financiers. On the final night of our tour at our farewell banquet, I spoke to the group and shared my insights on the trip. My reflections included some basic themes that many in the faith community inherently know but that came to life for me in Israel.

1. Trust God more, because who can say that they trust Him enough?

Hiking the mountains of Israel with my fear of heights as a constant companion taught me to call on God and expect an answer. This works in business too.

2. Thank God more, because who can say that they thank Him enough?

Being able to see for myself the Mt. of Beatitudes, The Sea of Galilee, and many other sacred sites, has enlivened my faith even more and brought the bible to life for me. Thanking God at work makes one realize that you are not in it alone.

3. Praise God more, because who can say that they praise Him enough?

Witnessing the splendor of His majesty up close and personal compels me to want to make a joyful noise and do what I believe, as humans, is our highest calling, and that is to Praise God continually. There is a common saying in the faith community that “when praise goes up blessings come down” and what person in business doesn’t want a blessing. Use praise to show God that we acknowledge that we can accomplish nothing on our own, but only with His help. It’s common to see even the most stoic person make a verbal expression of praise after winning a competitive sale or landing that dream job. Vocal praise is really not too foreign in business.

Lastly, God honors those who put Him first. I believe that God will honor and prosper companies and individuals that remember Him even in the smallest ways. Scripture says that King David was after God’s own heart. Faith worshipers often talk about getting God into our hearts; well we have to get into God’s heart, as well, like King David. We can accomplish this by doing things that are pleasing to Him on a large or small scale.

Giving up and surrendering to God, does not mean giving up the process of working as hard as possible, but giving up on controlling the result. Doing your best, so that you can be proud of your efforts, but not agonizing over the result, because you have surrendered the result of your efforts to God’s Divine will. Trusting Him, thanking Him and praising Him are all ways of surrendering to a higher power. I believe that companies will see a benefit both monetarily and in employee contentment and

satisfaction if they will adopt many of these subtle changes that support a faith-friendly establishment.

So, my prayer is that you will take the time, and employers will give the time and resources to Use God and Win!



## About Deborah

Deborah Freeman believes, “When praise goes up, blessings come down!” and her successful, 20-year career in finance is proof enough that her beliefs are sound. Deborah has been a financial advisor with major players of the financial world Merrill Lynch and Morgan Stanley as well as an engineer with computer giant IBM.

Deborah received her Bachelor’s Degree in Finance from the University of Memphis and her MBA from Christian Brothers University. Recently, Deborah has incorporated her education, business acumen and faith into her inspiring, professional speaking series called “Use God and Win!” She has also launched Praise God Jewelry™, a unique and inspired jewelry line.

Inspired by Godly women like Beth Moore, Deborah quiets skeptics who believe that faith and business are incongruous. Her faith has been a basis for her continued success evidenced by her awards. During her financial career, Deborah received the “Rookie of the Year” award from Merrill Lynch. In addition, IBM selected her for a special project in England during her tenure with the company.

A native of Brownsville, Tennessee and still a Tennessee resident, Deborah is committed to volunteerism by having served on her local community’s City Beautification Commission. She is a volunteer tutor for ESL, English as Second Language, and attended a mission trip to Cambodia where she sought to advance the language skills of resident nationals.

Deborah, much like her Biblical judge counterpart, is a strong woman of even stronger faith. She credits her recent trip to Israel for inspiring her chapter.

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## CHAPTER 17

# WHY ADVERTISING CAN BE A WASTE OF MONEY!

BY DR. JAMES MOSS

For the entrepreneur, it all boils down to this. You want just three things:

- To get new customers
- To make a profit
- To keep your good customers loyal and referring new business (which brings us back to the first point, doesn't it?).

So your key question is, how do I get new customers? And if you're like most entrepreneurs, your standard answer is advertising.

But advertising costs money. Lots of money. And it involves effort. Lots of effort. The worst thing is that the ROI (return on investment) for all your marketing money and effort is rarely worth it. My experience working in the RSB marketplace, that's "real small business owners," is that most of them end up wasting their money on advertising.

How can this be when they follow all the pundits?

- They pay for Internet search engine optimization.

- They purchase radio, TV ads and social media video blogs.
- They invest in a flashy website.
- They buy brochures and signage.
- They hire sales staff.
- They attend conferences and expos.
- They use direct mail.
- They buy books that give them more ideas on how to spend more of their money on marketing. Let me show you how to stop wasting your money, and funnel it more effectively.

These entrepreneurs are missing two things. First, they lack focus. All of those actions above (and more) are merely tactics. But for what purpose? Those activities answer the how of marketing, but they don't address the why. Random marketing activities, no matter how great the results for other businesses may be, will not likely get you the results you want if they are not part of a master strategy. Businesses in the RSB Marketplace don't have the resources of "bigger companies," they need a marketing strategy for focus. With a focused strategy, your limited resources are leveraged. The most appropriate tactics are followed so you won't be wasting marketing dollars.

The first rule of Marketing is this: "Your customers and prospects are not interested in you or your company or even its products. They are only interested in solving their current particular problem as they see it, or generally in meeting their own perceived needs towards what they want." Focus on them and see results!

Second, they lack a follow up process for evaluating their success. So if there is a strategy, and that strategy drove marketing activities, were those tactics effective? How do you know? Even without a strategy driving your marketing efforts, you need to be able to assess whether your marketing tactics



are doing their job. You should be attracting and retaining good customers. And you should be able to link those new customers to your marketing efforts.

Focus and follow-up are the bookends of marketing tactics. Let's take a look at each.

## **MARKETING FOCUS: THE STRATEGY**

When I was a young man, growing up in Jacksonville, Florida, I became interested in Taekwondo. So much so, that after taking classes for a few years, I formed a class of my own. What drew me to Taekwondo was the serious focused meditation. I learned quickly to use meditation to help me focus. With focus, I could accomplish anything. Obstacles only seemed to appear when I lost my focus. My focus drove my decisions and ultimately my actions, which led to success in much of what I did.

So it is with marketing. If marketing is all about drawing in customers to increase profits, then your marketing strategy should be focused on accomplishing just that. Forget what everyone else is doing. They are probably copying others, who don't likely have any idea what their marketing strategy is either!

Let me share with you an example. This was a real small business client, a landscaper. He declared that word-of-mouth was the best marketing tool around. For the most part, he was right. It brings customers to you for free! Well, all of his friends and current customers were referring people to him. Business was booming. But, as he accepted more and more referrals, he found himself traveling further and further out—sometimes more than 100 miles a day—just to reach these new customers. He had a poor strategy and we had a fix.

Working in conjunction with the Plus Positive Marketing Group, our marketing team helped him set up a strategy that didn't rely so heavily on word-of-mouth. His strategy would be to focus on one community—to reduce travel time and expenses. We

provided the tactical tools he needed to implement this new strategy and he quickly saw results. He was able to immediately lower his price while maintaining his profit goals. With his new focus and lowered prices, referrals *in that community* flowed in, while competitors were kept out. The best part? He was able to work fewer hours than before, with greater profits. What a difference a focused strategy can make.

You don't have to do this alone, though. Unlike the focusing meditation I learned through Taekwondo for personal success, creating a marketing strategy is a collaborative effort involving you the entrepreneur, along with trusted advisor(s) and/or a good consultant. These outsiders bring a fresh perspective. They ask insightful questions that encourage you to stretch and reach for new heights.

## **MARKETING TACTICS: YOU DON'T KNOW WHAT YOU DON'T KNOW**

Let's face it, most entrepreneurs are not marketing experts. Whether you get help crafting your marketing strategy or not, you would do well to get help determining what tactics will help you execute your strategy and achieve your goals. Why? Because there are so many advertising tactics out there, with so many different targets and/or applications that you don't even know what you don't know.

For example, your strategy may focus on advertising to attract both already buying customers and future prospects. A prospect is someone curious about what you offer and is actively or passively open to purchasing options. Websites and apps would be great for both types. Now, you may think you should have an app developed for targeting potential customers. But, the app for a transacting a purchase will be different than one serving an interested prospect.

Another new age marketing tactic you can use is called Neuromarketing. Neuromarketing is a new field of marketing

research that, until recently, has been reserved only for large companies. The approach involves helping the potential customer come to his or her own conclusion to “actively purchase,” rather than be “passively sold to.” Marketing firms like U.S. Global Marketing Group can help bring the benefits of Neuromarketing to your real small business in a way that is affordable, technologically viable, and truly effective.

## **MARKETING FOLLOW UP: THE STARWAR SYSTEM**

Your strategy is in place. Your tactics are linked to that strategy and they *seem* to be working. But are they? How do you know? The biggest blunder you can make when marketing a small business is to blindly employ marketing tactics without ever assessing or measuring the results. So I developed a process for them to follow that I will share with you here. It’s a Weekly Analysis Report (WAR) that involves four steps:

- **S**ituation,
- **T**ask
- **A**nalysis
- **R**esults

...and spells the acronym: STAR

Situation. Start here by outlining your detailed planning. Include the numbers, and assumptions you have made around your sales goals and each marketing tactic you employ. Highlight the key elements of your marketing strategy and what you expect. Paint the picture of the Situation in which you and your business marketing are operating successfully. This will set the context for your eventual analysis of your marketing results.

Task. Identify each tactical task and set expectations for reaching your marketing objectives. These will include the Tasks you’re currently employing, as well as those you want to consider as you move forward. Any Tasks under consideration should be listed to help you determine the potential improvements or adjustments

that may be needed with the specifics of your marketing and sales activities.

Analysis. Here's where the rubber meets the road. Consider each Task or tactic, in the context of your overall marketing strategy. Measure to determine their current and/or future impact. Be sure to assess their costs, effort, short and long term benefit, etc. For those Tasks under consideration, explore the potential benefit of each one. Play with the numbers to determine how much or how little, how long or how short, how big or how small, etc. This report allows you to try out different scenarios. You can analyze them and choose the best approach to meet your marketing goals and objectives. Resist the temptation to jump right to action!

Result. Use your Analysis to determine what's next. List the obstacles or other difficulties you've uncovered for each of the Tasks. Problem solve how to avoid or mitigate those obstacles and still meet your marketing goals.

Remember, this is a *Weekly* Analysis Reporting System. Don't fall into the trap of assuming that if nothing has blown up or fallen apart, all is well. Don't be tempted to postpone the analysis report until next week. Part of the value of this weekly exercise is that you will also learn what's going well, what's going right. You may want to continue or even increase doing some things while eliminating others.

If you were a restaurant client, your reporting would be performed in day parts, like Breakfast, Lunch and Dinner. The week may be measured in a profit and loss statement and compared to same day in last week sales. Of course, the more obvious benefit is that you'll identify problems early on, so as to make adjustments as needed. You avoid continuing along with a plan when it's obviously not working instead of just hoping it will change. Albert Einstein defined insanity as doing the same thing over and over, expecting different results. Discipline yourself to do a weekly, or even a daily check. You'll reap the rewards almost immediately.

Recently, the owner of a small mailbox service business approached me through the Plus Positive Marketing Group and asked for help with his marketing. We took him through the STARWARS process outlined above. The *Situation* was that his store rent had just gone up. Most of his mailboxes were already rented. He assumed the only logical *Task* would be for him to add more mailboxes. Upon *Analysis*, we all concluded that investing in more mailboxes would *Result* in immediate profit loss, with no guarantee of recovery.

We suggested he consider a different approach. Given the same *Situation*, what if his *Task* became raising the monthly mailbox rent by 25%, instead of adding more mailboxes? Instinctively, he balked. But to his credit, he followed this process and played along with our “what if.” Under further *Analysis*, we determined that he could lose 20% of his current mailbox renters without losing a penny. In fact, a slight loss of customers would translate into a slight reduction in operating costs: less time/effort spent stuffing and maintaining the boxes. The *Result* was that when he increased prices, a few customers did leave, but they were quickly replaced with new ones. Profits actually increased in the short term—so much so, that soon after, he was able to add more mailboxes without having to suffer the profit loss he would have incurred—had he done that *Task* first.

### **THE KEY TO MARKETING SUCCESS: YOUR OWN WILLPOWER**

As you can see, your marketing efforts can be quite successful with the right strategy. Of course, you’ll need the willpower and drive to make this happen... a real drive to break out of the ordinary. It takes real willpower within your spirit and your inner psyche to do more than just survive in business. You must break out and become passionately committed to your own success.

It’s not easy, but you can level the playing field with technology and sound marketing strategy. Leverage it and you can compete with the big guys, no matter how small you are. I know this

because I've seen it work—for myself, and for my clients here at US Global Marketing Group. We're dedicated to creating tools and resources for our clients in the RSB Marketplace. Offering everything from new media marketing to mobile cloud-based apps. From consumer neuroscience to a reality TV show about small business marketing. In fact, we are working to finalize a college curriculum especially designed for budding young entrepreneurs.

Growing up, my family had to scrimp and save to get by. At one point in my adult life, I actually found myself homeless. I was once indicted on numerous charges because of association with a client of mine that turned out to be a criminal. Of course, I was cleared of any and all wrongdoing, but in the meantime, the process about bankrupted me, and the related stress led to a heart attack. I share these embarrassing details to show that if I can overcome these challenges and disadvantages, so can everyone. It is willpower and focused effort that makes the difference for every entrepreneur. The struggling entrepreneur is on the path to success if they stay focused.

My growth through facing challenges motivates me. I will not just sit by idly watching people struggle when my own struggles have produced answers that could help them, too. So I reach out to any and all who want to move ahead, but need a guiding hand or an understanding heart... especially you young people. In today's uncertain economy, it's easy for you to get discouraged and disheartened. Gone are the days of job security, multiple job offers upon graduation from college, and the concept of a single career work life. Know that you have options! Your real power, your real success comes from within you. And don't be afraid to ask for help. Only the arrogant are unwilling to seek help, and helping others is why I'm here.

My help for today, in three simple (not easy!) steps:

1. Create a sound strategy.
2. Choose marketing tactics that align with that strategy.

3. Regularly evaluate progress and adjust accordingly.

Please, stop *wasting* your money on advertising thinking that it's good marketing!

***Remember, if you're not marketing your prospects someone else is!***



## About James

Dr. James Moss has been described as “a visionary thinker with a rare intellect.” James coaches leaders of organizations on marketing strategies that result in more sales and higher profitability. His company uses applied Psychology and research (Neuromarketing) to New Media Marketing and Mobile Advertising solutions that produce sales through ads and promotions. Our digital/mobile media and video content marketing solution uses a sophisticated yet simple strategy of Interrupt, Engage, Educate and Offer that has proven to be the most effective in converting suspects to prospects and winning sales.

James has been consulting with small to medium-sized businesses on marketing and business growth since 1988. James founded and developed a New Media digital Marketing/Mobile promotion system that is based on Neuromarketing. James has built a vast network of marketing professionals and service providers throughout the United States, Canada, Mexico and parts of Europe and South America that he collaborates with in order to bring his clients best-of-breed solutions. AdNetworks solutions provide digital content and advertising to display devices (Billboards, placed- based displays and mobile) over the Internet.

James is the former Chairman of the US Global Marketing Alliance and he continues to speak and create outreach programs to help municipal business growth and youth development programs helping like-minded people to become successful in their own lives—giving a hand-up instead of handouts.

James formerly worked for George S. May as a marketing consultant and business growth expert. His time with the May company gave him valuable insights into marketing and strategy that he still employs today.

James holds a Doctorate in Advanced Information Technology and Business Management from Robert Kennedy College. He is currently teaching marketing courses and providing career-oriented training for college and high school students.

James is an avid learner and seeks to understand how the mind works



and how it will react to stimuli. His company then uses this information to produce the most effective marketing pieces possible.

One of the key things that separates James from other people in his field is that James has an extensive background in software application development. This allows James to blend his knowledge of how the brain works with marketing, strategy, and software in order to create the ultimate marketing solution for his clients. His clients rave about his customer service, follow through, and the value they receive from James and his staff.



## CHAPTER 18

# **THE EIGHT KEYS TO RISE ABOVE EVERY COMPETITOR IN YOUR MARKET — AND HAVE GREAT PROSPECTS CALLING YOU!**

BY SCOTT KEFFER

Are you distinctive... or indistinguishable?

Over three quarters of a million. That's how many financial advisors there are... give or take a few. And about the same number of attorneys. And CPAs... bankers... online planning options. All vying for the attention of the affluent.

One advisor for every 8 millionaires.

Maybe you can relate to this...

*As a 25 year old rookie, with a 3-inch thick book full of the names of CPAs in Pennsylvania in hand, I began my career in financial services. I'd crank the phone for hours trying to meet with anyone*

*who would meet with me, offering them an “opportunity” to learn about the kind of work that I did. Compelling proposition, huh? I’d call until I couldn’t stand it any longer; then I’d head across town for an hour to play video games at a local arcade to recharge. Then back on the phone...*

Think about meeting new prospects from the standpoint of the prospect. How easy is it for the affluent to tell the difference between you and every other advisor coming at them for their time, attention and interest?

When there’s no difference, you are indistinguishable! You are just like rock salt. A commodity.

Isn’t it time to stop being perceived like rock salt... to stop being seen as a commodity... to stop being compared to everyone else... like every other Tom, Dick and Harry advisor?

It’s not your fault! Here’s why:

I walked out of a financial services industry meeting a number of years ago and thought, “Every session is on new products and planning solutions.” Other than the occasional marketing session on referrals and elevator speeches (truthfully, neither of which work consistently to grow your business), every session was designed to teach you to build your business around products and planning ideas.

The fact is that no one really has products that are that much different from their competitors... and no one has a proprietary planning solution – at least, not for long. The result is that you completely commoditize yourself. And the only way to compare a commodity is... yes... price.

I wondered, “Why would they teach you to position yourself in such a way that you paint yourself into what I call, ‘Commodity Corner?’”

Then it hit me...

Because industry events are sponsored by companies that make and profit from the very same products. Bingo. They want you to believe that your only value to the marketplace is their products... or the planning solutions that require their products.

And that's exactly why you are being pigeonholed by prospects... and not enjoying even greater success with better, more qualified clients.

“So if I'm not going to build my business on products and planning solutions, what should I build it on?” you may be asking.

Write this breakthrough insight down: the discerning, affluent prospect “buys” **who you are and why you do it...** *not* what you do and how you do it. Most advisors position themselves based on what they do and how they do it.

The Arc of Distinction™ is a powerful process to position yourself as distinctive in order to rise above every competitor in your community and attract qualified prospects to you. The 8 P's are the pathway to a unique position in the marketplace.



First, start in the bottom left corner with your personality.

There are many tools to help you understand how you are wired. My two favorite tools are Kolbe.com and StrengthsFinder.com. Kolbe shows you “how” you do things and StrengthsFinder shows you “what.”

Always strengthen your strengths with coaching and training. And stop working on your weaknesses. Right now!

Next... your passions.

What energizes you and fires you up at the same time? What do you hate? What makes you angry? The answers are clues to your passions.

When I take people through the Arc Of Distinction™ Process, they are liberated when they understand their personality and passions... and how to use them to create their distinctive position! I have helped advisors build their businesses around their passion for charity... or for a hobby like golf... or for their heart to train children... or...

What are your passions?

Here’s why I coach, write, and speak: YOU have a purpose that’s bigger than your business... the reason you’ve been put on the earth. That’s your BIG Impact. If your business isn’t helping you to more fully live your purpose and have your BIG Impact, then it’s high time that you change your business model.

Aligning these three – your personality, your passions, and your purpose – results in a business that is more fun... more energizing... and more fulfilling. Imagine that! When alignment occurs, you will experience greater power and results in your business and personal life.

Once you understand this, you will find there’s great clout in building your business around who you are – your personality, your passions, and your purpose.

You will gain the courage to say, “This is who I am. This is what I believe. This is how I operate my business. If that doesn’t work for you, I am OK with that. Then maybe we are not a good fit.”

Can you see how these three – your personality, passions and purpose – define your Right Fit Prospect?

Imagine what you would have felt if you were with me...

*In the early days of my financial services career, my used Fiat hatchback was missing the reverse gear and I couldn’t afford to fix it... which meant that I had to park on level surfaces, or be stuck pushing the car up an incline to get it out. Sometimes, I’d forget.*

*As I walked out of a young banker’s office one day, after hearing him say, “Let me think about it and get back to you,” I hadn’t even thought about the fact that his window faced my slightly downhill parking spot. I got into the car, and with the door slightly opened, in “Fred Flintstone style,” I inconspicuously used my left foot to push my Fiat out of the parking space and sped away.*

*My first thought was one of embarrassment. Then I had an epiphany: Why am I worried about what this know-it-all banker thinks about me? The truth was, I didn’t want to work with him. Maybe I don’t have to work with everyone like they taught me.*

The problem is that the so-called “experts” teach that everyone is a prospect. Once I started getting coached, it became clear to me that those “experts” were steering me down the road to disaster... the road to being an average advisor... the road to mediocrity... the road to frustration. However, it was scary for me to say, even to myself, that I only wanted certain kinds of clients. “Won’t that limit my business?” I wondered. Actually, it’s just the opposite. It actually draws prospects to you.

Weird, isn’t it? It actually makes the affluent want you more. Counterintuitive. Yet, it works to your benefit! We want what we can’t have. Having a clear understanding of your Right Fit

Client is absolutely essential – for you, your team, your network, your prospects and clients. And, it must be in writing! Writing it down forces you to be clear about who you will work with... and who you will not. It will reinforce that you're not everything to everybody... that you're more valuable than that... and that you're distinctive.

You must live and operate with a sense of abundance; however, to succeed you must create a sense of scarcity when it comes to working with you. It's time for you to stop trying to be valuable to everyone. If your Right Fit Client is everyone... it's no one! With your Right Fit Prospect clearly in mind, then you can create your unique positioning in the marketplace. It's easy to be unique when you are clear about who you are and who you can help.

Here's the thing: people don't think about you based on what you hope they will think about you. Perception is reality. Understand this: prospects don't know what to think about you, unless you teach them. They will default to the easiest thing to think – that you are just like every other advisor in your market!

The first step is your own clarity. By the way, your clarity must include both sides of the coin.

Here's a powerful exercise: write down the three words that you DON'T want your Right Fit prospects to THINK about you. These are thoughts that will make you appear like every other advisor... and even turn discerning, affluent prospects away from you. Here were mine: not to be perceived as a salesman, who is a product pusher with “commission breath.”

Now, write down the three words that you DO want them to THINK about you. There is no one else wired with the same personality, passions and purposes as you. There is no one else who can deliver your unique value. It comes at the intersection of your personality, passions and purpose and the biggest needs and wants of your Right Fit prospects.



To claim your unique position, you must understand the difference between marketing and positioning. Marketing is “me talking about me”... which is exactly why it has zero credibility with the affluent. When the affluent see your four color, slick marketing brochure, their mind automatically sends out the Marketing Militia. Their guard goes up. They know it’s marketing!

Maybe this will help. Who was the first person to fly transatlantic? You probably answered, “Charles Lindbergh,” and you’d be right. If I asked you, “Who was the second person?” ...what would you say? Who cares? How about the third? Who cares even less. However, if I asked who was third in a different way, you’d probably know the answer: “Who was the first woman to fly transatlantic?” ...Amelia Earhart.

How did you know that? Lindbergh and Earhart don’t have marketing departments or four color brochures. They have something that you want... they have the power of positioning. They are first in their category.

Your positioning also includes your packaging. Many people struggle with their packaging and often waste a ton of money listening to creative people who don’t understand the difference between “me marketing” and “power positioning.”

Next, design your planning process (or processes) that fit your Right Fit prospects like a glove. To position your planning process as distinctive, it must have three or four phases and be visual. You should be able to draw it on a white board... or on a napkin. It should also be easy to understand and have a unique (and protected) name.

Next, build your Credibility Platform. The more legs on your Credibility Platform, the more secure your market position will be.

Which is more valuable: What you say about yourself? or... What others say about you? Your marketing brochure? or... an interview on TV? Your website? or... an article about you in the media?

To gain credibility with the affluent, you must understand The Credibility Staircase™ and put it to work for you.

\_\_\_\_\_Book  
\_\_\_\_\_Radio and TV  
\_\_\_\_\_Sponsored Presentation  
\_\_\_\_\_Authority Connection  
\_\_\_\_\_Article About You  
\_\_\_\_\_Article by You

The more steps you are on, the more credibility you will have!

It can easily be systematized to consistently and relentlessly build your position in the mind of the affluent... while you are at work... and while you are on vacation... and while you are sleeping.

Today, it's amazingly easy to get your message out to qualified, interested and able prospects. There is no longer a barrier to getting your message in front of qualified prospects across the street, across town... or across the globe.

One of my early coaches and mentors helped me understand the power of positioning and posed this question, "Who has already spent time and money to earn credibility with your Right Fit prospects?"

What a great question. How long would it have taken me, if ever, to figure that out on my own... and how much time did that

save me? Years... and tears! That one idea (and there were many more) made that coach worth multiples of what I invested in him! That's one of the benefits that makes coaching so valuable.

You can find someone who's already spent time and money to earn credibility with your Right Fit prospects. I call them "Credibility Partners." It is super powerful positioning... and super powerful leveraging. One-to-many. Look for "one-to-many" relationships.

Big warning: unless you understand what I'm about to tell you, the Credibility Partner concept will be of zero value to you. This concept is not about marketing and selling you and your services. Don't think like that. To succeed, you must serve the Credibility Partner; put their interests first and add value... or you will crash and burn... big time. You can become their **FAV**orite... by **F**irst **A**dding **V**alue.

Here's an example: If during one of my TV interviews, I marketed myself, promoted myself, sold myself, what would happen? That interview would go in the can, never air, and I'd never be called back! If while writing articles, you market yourself... same result. If while speaking at an association or event,... same result. If while serving a charity...

Well, you get it.

Stop marketing. Stop selling. Start positioning.

Use the 8 P's in The Arc of Distinction to see how you can rise above every competitor in your marketplace and attract a steady stream of Right Fit prospects. Imagine a business where Right Fit prospects are attracted to you.

Picture a business where you are being paid what you are worth (and more), taking off the kind of time you always dreamed of, and having the kind of **BIG** Impact you have been put on this earth to have.



## About Scott

Scott Keffer is one of the highest paid coaches in North America to financial and estate advisors and other entrepreneurs, and he is an internationally-recognized business coach, keynote speaker, author, and consultant. His latest books include *Double Your Affluent Clients®*

*47 FAST TIPS! You Can Have Greater Success With Affluent, High Net Worth Clients!* and *Giving Transforms YOU!*

As an authority on marketing and positioning, Keffer has been interviewed on radio and TV and spoken at The Forum 400, AALU, the National Network of Estate Planning Attorneys, United Way of America and the Planned Giving Council, and others. He has been hailed as an “industry transformer,” as the creator of the Double Your Affluent Clients® Boot Camp, The Donor Motivation Program™, The Affluent Engagement System™, The 7X Advisor Model™ and The Arc of Distinction™... and many others.

Scott, through his speaking and coaching, has trained tens of thousands of financial advisors, estate planners and money managers from the U.S., Canada and Australia. As a top rated speaker, he has conducted over 427 presentations to tens of thousands.

As a Continuing Education Instructor, Scott has instructed thousands of attorneys, accountants and other financial advisors at universities, tax conferences, national accounting firms, Estate Planning Councils, and Bar Associations. His 30 plus professional articles have appeared in *Physician's News Digest*, *Resort Living*, *National Underwriter*, and *Dynamic Business*.

Scott has been profiled in a number of books and publications, including *Research* magazine, *Creative Destruction* and two of Strategic Coach founder, Dan Sullivan's books: *The Advisor Century* and *Unique Process Advisors*.

Scott shows financial advisors, estate planners and other business owners how to attract a steady stream of Right Fit clients, so that they can take home more income, take off more time and have a bigger impact on their

family, friends, clients and causes they care about deeply. He believes that every single person has been put on this earth to live a life of BIG Impact.

Scott is a warm communicator with a passion for helping people transform their futures. He lives in Pittsburgh, Pennsylvania with his wife, Beth, and their chocolate Lab, Max, and they enjoy walking, reading, and spending time with their grown children, Josh and his wife Andrea, and Anni.

To learn more about Scott, visit: [www.ScottKeffer.com](http://www.ScottKeffer.com)  
or: [www.DoubleYourAffluentClients.com](http://www.DoubleYourAffluentClients.com)



## CHAPTER 19

# **NOTHING IS IMPOSSIBLE TO THE MAN WHO SAYS, "IT'S POSSIBLE."**

BY PAUL LAGUDI

Let me start by saying that my high school principal in Australia told me I would never amount to more than a bouncer in a bar. My brother and I were star players on the rugby team. For me, rugby was my passion and I put one hundred percent into it. After finding out that a teammate was doing drugs, I chose to take a stand and put the safety and health of the players first. The Principal and coaches chose to do nothing. In the end, I made a choice to leave the team and the school, as it wasn't worth tarnishing my character to be a part of a team that would look the other way. If you stand for nothing, you'll fall for anything. Although the Principal didn't have high hopes for my future, I was lucky that someone else did. My father was a tough businessman, and taught me to work harder and smarter than most.

My family, who were Italian immigrants, owned a successful produce business in Sydney, Australia. After quitting school at sixteen years old, I went to work for my dad in the family business. My father was a tough teacher who sacrificed so much for his family. In return, he demanded hard work and respect.

I still had a passion for rugby though, and in my free time, I played Senior Rugby for a local club team. I ended up coaching Rugby in the USA at a major college for a season, which ignited my love for America!

Fast forward to 1999. I was working in the family business, living well and enjoying life. Suddenly, when I was only thirty, doctors diagnosed me with a rare form of malignant kidney cancer. My situation was quite grim; so much so, that my life insurance paid out my benefits. Fearing the worst, I took that money and took my family on a trip around the world. I wanted them to have that experience in case it was my time to go. Surprising everyone, I survived the diagnosis and came out of it with a new lease on life. I then decided it was time to make some necessary changes. I left the family business, got divorced and I ventured to Las Vegas. I had a good friend who lived there and I thought it was a great place to start anew.

In a year and a half, I had gone from living in a beautiful home on the water, driving sports cars and boating on the weekends. I had a good income and seemingly a solid future. I then found myself in Las Vegas unable to get a job. Without having a degree, or even a high school certification, I was very concerned for the future of my family. With pressure mounting, I took on odd jobs to make ends meet. I eventually found a produce company in town that was failing miserably. I took a shot and made them a ridiculous offer. They took it and I applied my recipe for success. It is compiled of ten steps that have proven so successful that I want to share them with you.

### **1. CONCEIVE, BELIEVE, ACHIEVE**

I gave the owners of the produce company \$30,000 to rent their business for six months to see if I could make a go of it. It was August of 2001. Little did I know that the next month would bring another big challenge. On September 11, 2001, our country changed forever. This was very apparent in the Las Vegas tourism industry. The town was empty, as fear and unrest crippled the nation. Despite this, I watched my



business grow every month. After staring down death, I no longer accepted fear as an excuse. I set up a meeting with an Executive Chef at one of the major hotels. He asked me if I could provide fresh cut produce for him. Despite being in the produce business, I had never dealt with processed produce. I didn't know how to do it, or even how to price it. I asked him to show me exactly what he wanted and committed to giving him what he needed. In the end, processed produce became my main business model. What you can conceive and believe, you can achieve.

## **2. HAVE A MENTOR IN WHATEVER YOU DO**

In my life, my father was my mentor. He came from "The School of Hard Knocks." He believed in having honor, integrity, loyalty, and the importance of making your word your bond. He taught me to do my accounting the long way, with pen and paper. I can still account for every penny in my business. My accountants check with me to verify their numbers. I live by those principles: pay my suppliers quickly, and never go back on my word.

## **3. NOT ALL LOSSES ARE LOST**

Too many businesses, in their efforts to grow, stay stuck to their original business model. They often lose sight of what's important. One of my competitors could no longer fulfill their contract with a major strip hotel. The hotel asked me if I could take over the remaining six months of their contract. To do that, I would have to take a loss every month, which did not seem like the best option for a business just starting out, but I chose to look at the big picture. I gave them superior service and a superior product, and when it was time to renew the contract, it paid off. Being willing to take the loss in the short term speaks volumes about what you will do to help your customers succeed. Thirteen years later, that hotel is still my customer.

#### **4. MAKE FRIENDS, NOT CUSTOMERS**

Whenever I enter into a business deal to get a new customer, I also go into it to make friends. People want to do business with a friend. You will always work harder for a friend, because you never want to let a friend down. People will say, “It’s business, it’s not personal.” With me, it is all personal.

#### **5. GIVE SUPERIOR SERVICE**

I answer my phone 24/7. I return emails promptly, whether it’s at noon or 2:00 am. When I started out, if I had a purchase request come in at 10:00 at night, I would be the one driving to the warehouse, loading up the truck and making the delivery. IF you offer superior service, you become invaluable to your clients. It takes the pressure off them when they know they can count on you. If you assume that your customers have a lot on their plate, and if you can help them run their business more smoothly, they will choose you over anyone else. No one chooses to do business with someone who makes their life more difficult.

#### **6. PASSION**

Have a passion for what you do. Have the eye of the tiger and fire in your belly. Live it, sleep it, feel it. Having passion will get you through the tough times and through adversity, both in business and in life.

#### **7. ADVERSITY**

Adversity is the stuff that creates character. I have always told my children, “You are allowed to get upset. You are allowed to hit the wall. But you can never quit.” Refusal to quit develops your character. Character, unlike your reputation, is who you really are. Reputation is who others think you are. Luckily, my reputation is about my character. My word is everything, and that is as important to me as it is to my customers. I have always said: *Failure is the road to Success, keep going.*

## **8. BUILD RELATIONSHIPS**

If you are in the service industry, you had better love people and take the time to make people feel special every day. I always look at a person as a whole. They may be facing challenges, or they may be celebrating triumphs. When you have a relationship with your clients, you get to share in their lives as well. People can tell when you genuinely care about them, and are not just interested in the bottom line. Something as simple as acknowledgement of them doing a great job, or asking about their kids' football game – that goes a long way. Pay attention to the details. Take a little time to get to know your customers. *A little care goes a long way.*

## **9. PLAN WELL**

Failure to plan is planning to fail. That means you have to be willing to give up some years of your life, which most people are unwilling to do, to have the life that most people can't imagine. You need to develop a game plan. Visualize your plan and do your due diligence. Stick to your game plan, even when you do not feel like it. It takes a lot of discipline and perseverance. *Remember: Your game plan is your road map to success.*

## **10. THE ATTITUDE OF GRATITUDE**

Show gratitude for everyone in the circle of business. Be thankful to your employees for their hard work and loyalty. Be thankful to your customers for trusting you to have their business. Be thankful to be in the game. No matter where you are on the ladder of success, be grateful. There will always be someone more successful, and always someone less successful. Enjoy the journey you're on.

In 2010, I merged my company with another. Together, we are the largest produce distributor in the state, with an estimated worth well into the multi-millions. Not bad for a starting investment of 30K!

In the end, nothing is impossible for the man who says it's possible. In 2000, I was recently divorced, unemployed, driving an old beat up car, and never dreamed I could send my kids to college. I'm happy to say that my children have all attended college, I have a successful business that allows me to live a beautiful life, and I met a woman who is the love of my life and my best friend. When the doctors told me I would not survive my cancer, I did not believe them. Now I believe anything is possible. I was able to create the life I had only dreamed was possible and turn it into reality.

I have a strong faith in God and I don't believe I could have achieved these things if it weren't for my faith. My faith has allowed me to dream big...follow those dreams...and have them become my reality.

I challenge you to Trust in God, Believe in Yourself, and Dare to Dream! I did!!



## About Paul

Paul Lagudi knows that whatever you believe and conceive; you will achieve. In August 2000, unable to get a job, Paul started a produce company that he acquired for \$30,000. Within three years it was a million dollar company, now over 10 years old, it has grown into a multi-million dollar company.

Paul's strong faith in God guides his business principles and encourages him to help those in need. When hurricane Katrina hit New Orleans, Paul readied trucks and sent fresh produce to the area. Paul understands personally that any day could be your last, so he also assists the Make-a-Wish Foundation and the American Cancer Society.

Committed to staying fit and healthy, in his free time you will find Paul at the gym, playing sports or spending time with his family. Paul resides in Las Vegas with his wife and near his three adult children, ages 31, 22 and 19.

