

DON'T QUIT



STORIES OF PERSISTENCE,
COURAGE AND FAITH

FOREWORD BY MARK VICTOR HANSEN



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Real Estate Syndicator

Powerful Stories from a 3x Grammy-Winner, Movie Producer,
MLB Player, Entrepreneurs, Professionals, Speakers,
Authors, Real Estate Syndicators, Veterans and More

DON'T QUIT

Stories of Persistence,
Courage and Faith

To

From

I wish for you a life of wealth, health, and happiness; a life in which you give to yourself the gift of patience, the virtue of reason, the value of knowledge, and the influence of faith in your own ability to dream about and to achieve worthy rewards.

– Jim Rohn

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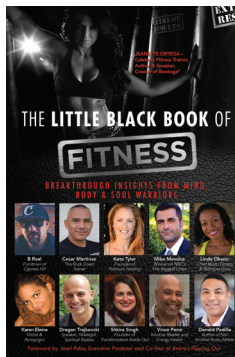
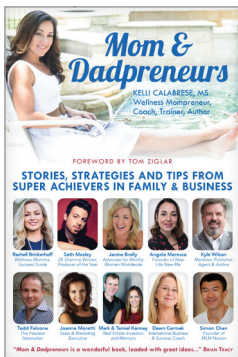
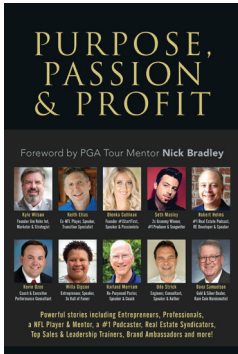
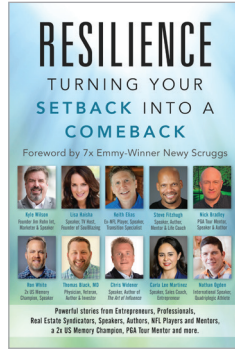
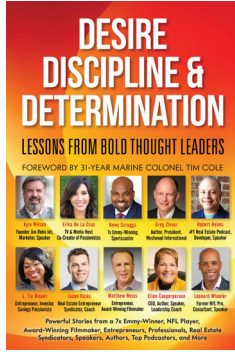
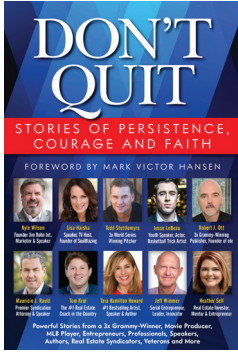
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Praise for *Don't Quit: Stories of Persistence, Courage and Faith*

It's not always the most talented, gifted, or smartest people who succeed. I can tell you, as a sports broadcaster for almost 30 years, more times than not, it's the people who decided they would find a way, not listen to the no's, outwork anyone, and dig deeper into their why's and passionate dreams that reached the results they desired. Kyle Wilson's new book Don't Quit, Stories of Persistence, Determination, and Faith is filled with motivational and uplifting stories that will move and inspire you to live your best life.

– Newy Scuggs, 7x Emmy-Winning Sportscaster, Speaker, and Author

We all face rejection, disappointment, setbacks, and heartbreaks. When you confront the inevitable challenges that life brings, reach for this book and find inspiration in these amazing stories of perseverance and determination. Rather than throw in the towel, grab a lifeline and pull yourself up. And whatever you do, don't quit!

– Robert Helms, Host of *The Real Estate Guys Radio Show*

If you're doing anything noteworthy with your life, you understand the powerful message shared by Kyle Wilson and his coauthors in Don't Quit, Stories of Persistence, Determination, and Faith! Wherever you are in your life's journey, these stories will propel you ahead, empower you into action, and inspire you to just keep going.

– Olenka Cullinan, Speaker & Women's Coach, Founder of #iStartFirst

In Don't Quit, many inspiring authors share how these two simple words profoundly reshaped their lives. The great Winston Churchill said it best, "Success is stumbling from failure to failure with no loss of enthusiasm." I urge you to keep this riveting book close by, opening it every time you feel your mission is losing steam.

– Gary Pinkerton, #1 Bestselling Author, Speaker, Wealth Strategist

The first thing all successful people have in common is they've failed. The second is they didn't quit. In Don't Quit, Kyle Wilson and his group of world changers share insight into what drove them to NOT quit. If you feel as though life has just dealt you a knockout blow, this is the book for you.

– Keith Elias, Former NFL Player, Speaker, Author

Don't Quit is a compilation book full of real stories. The power of honest, real-life stories is that they contain true inspiration, the fuel needed to live an extraordinary life!

– Michael Manthei, Speaker, Financial Freedom Educator, Syndicator

Don't Quit is a must read for anyone who has a dream to be more and do more. Through the experiences of Kyle Wilson and his coauthors, the reader is blessed by a granular reminder that, while ambition may fuel our journey, it is persistence that is the vehicle that takes us there.

– Tom Burns, Physician, Author, Speaker, Investor

It's been said that most people give up just a few feet from their treasure. Nothing will take the place of persistence. Water can carve holes in rocks with persistence, and this powerful book outlines stories of people who refused to give up, never quit, and achieved their dreams. I recommend this book for anyone needing that kick to keep pressing on.

– Ron White, 2x US Memory Champion

This warm, wonderful, uplifting book contains the greatest success principle of all. Make a decision to become “unstoppable” and then resolve in advance that, no matter what happens, you will never give up. When you do this, your success is guaranteed.

– Brian Tracy, #1 Bestselling Author, Speaker, Consultant

Kyle Wilson and team have done it again. In Don't Quit, we read inspiring life stories that encourage us all to persist, no matter the challenge! Life does find ways to test our resolve and measure our determination, and these authors share how they overcame significant challenges and setbacks, pushing through to personal success. Enjoy and learn from each of these amazing life lessons. Never give up!

– Tim Cole, 31-Year Colonel US Marine Corp

If there's one thing I've learned, it's that life has a way of testing our resolve to see just how badly we really want something. Don't Quit is a collection of stories of people who define resilience. No matter how bleak things looked, they persevered and fought their way back into the light. If you're struggling with money, in your business, in your relationships, or with your health, you're not alone and the stories in this book can help.

– Adrian Shepherd, Author, Speaker, Productivity Consultant

At some point, everyone comes to that place where it seems like giving up may be your only option. This book is a must read for anyone at that place. Whether the corner you find yourself in is about money, health, relationships or all three—there is hope for you in these pages. Someone else's story of triumph really can become our own.

– Kathi C. Laughman, Author, Speaker, Business Strategist

One of the most important ingredients for a successful life, business, or venture of any kind is to keep pushing forward even when the going gets tough. In Don't Quit, Kyle and his fellow authors talk about how they pushed ahead and made the decision to never quit. I believe every successful person faced periods of difficult times when they made the decision to keep going. Don't quit!

– Dave Zook, Investor, Entrepreneur, and Speaker

Kyle Wilson has done it again! If you're feeling stuck, un-inspired, confused, or just plain need a kick in the pants to get started, make this your next read. Don't Quit talks about one of the most important traits of any successful person I've ever known, persistence—but it isn't a boring lecture-style book. Kyle always finds and shares great stories that drive the point right home. Thanks, Kyle!

– Seth Mosley, 2x Grammy-Winning Songwriter, Producer, MusicPreneur

In Don't Quit, you will not only be inspired, but also given the hope and determination you need to turn your obstacles into opportunity. You will witness the profound impact that's possible when giving up is not an option.

– Kelli Calabrese, Bestselling Author of Mom & Dadpreneurs

Everyone who presses beyond the ordinary faces insurmountable obstacles and impossibilities. Don't Quit will fuel your hope, faith, and inspiration to press through the immovable road blocks until what was impossible is now reality! You haven't lost until you quit! I highly recommend this book to anyone who is tempted to throw in the towel. If it's not good, it's not the end... don't quit!

– Jerry Horst, Author, Speaker, Developer, Investor, Syndicator

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Introduction

by Kyle Wilson

Whether it's out on the field, in the classroom, in the boardroom, or in any meaningful endeavor, we all know we will be confronted with challenges that will test our resolve. And the ultimate determining factor in whether we achieve our goals will depend on our ability to not quit!

For the past 25 years, I've made my living as a seminar promoter, agent, publisher, and marketer, working with some of the best, including my 18-year business partner, Jim Rohn, and so many others including Brian Tracy, Darren Hardy, Les Brown, and Zig Ziglar.

I love learning from and being around really smart and talented people. But as much as I love and admire talent and genius when I witness it, I'm clear that one's ability to not quit is an imperative skill!

In this powerful book, *Don't Quit, Stories of Persistence, Courage and Faith*, my fellow authors and I share our stories of how persistence, determination, and faith have played major roles in our successes and in overcoming some of life's biggest challenges.

Three-time Grammy-winning music publisher, Robert Ott, and founder of ole Music, shares how he went from a blue collar small town in Canada with no education or experience to launching a billion dollar company that has published entertainers including Taylor Swift, Beyonce, and Rush!

Heather Self shares how she overcame physical challenges and being a single mother on welfare to now inspiring other women to find their passion and a roadmap to achievement.

15-year Major League Baseball pitcher Todd Stottlemyre tells his struggle in trying to make it to the Major Leagues and almost quitting before taking some much needed, but not so easy to hear, advice from his dad.

This book is loaded with powerful stories, lessons, and insights that will inspire, encourage, and in some cases, challenge you to look past your current difficulties to see the possibilities if you will simply persist!

As the publisher and a coauthor of this book, I'm beyond proud and honored to share these amazing stories with you.

And remember these wise words in the Don't Quit poem, "When things go wrong, as they sometimes will, Rest, if you must, but don't you quit."

Kyle Wilson, Founder of KyleWilson.com and Jim Rohn International

Dedication

To all the mentors and influences that have shaped the lives of each of our authors. To our families and loved ones who fan our flames and inspire us. To all those that read this book and are inspired to take action, persist, and believe in their own ability to achieve great things.

Acknowledgments

To Takara Sights, our editor and project manager extraordinaire, for your endless hours of work and passion in this book! Despite the complexities involved with a project like this, you keep the process a pleasure and always provide first-class results. A thousand praises! You are a rockstar!

Thank you to Kathi Laughman, Adrian Sheppard, Gary Pinkerton, and Heidi Wilson for being our second eyes and proofreading the manuscript as needed. We so appreciate it!

And to Brian Tracy, Newy Scruggs, Robert Helms, Tom Ziglar, Seth Mosley, Keith Elias, Tim Cole, and ALL the amazing mentors and world-class thought leaders who took the time to read this manuscript and give us their endorsements—thank you!

Foreword

by Mark Victor Hansen

When Kyle Wilson asked me to write the foreword for his new book, *Don't Quit, Stories of Persistence, Courage and Faith*, it was an immediate yes for two reasons! First, Kyle and I are friends of more than 25 years. We have worked and traveled the country together many, many times. Kyle is someone I respect and admire in business. And secondly, the title so resonates with the remarkable journey Jack Canfield and I had on becoming the number one selling non-fiction authors in the world with our *Chicken Soup for the Soul* book series.

The making and publishing of *Chicken Soup for the Soul* is a don't quit story. It was serendipitous when Jack Canfield and I met while hearing each other speak at the Mandela conference in San Diego, California in 1989. We immediately befriended each other. I got Jack to think bigger, write bold goals, and really start telling heart touching and soul penetrating stories. Over the next three years, Jack and I met together continually if we were off speaking somewhere to write the first *Chicken Soup for the Soul* book together. Simultaneously, we were also getting rejected by every agent and publisher we talked to—144 rejections to be precise.

Finally agent free, we found a small publisher in Florida, Health Communications, Inc., that agreed to take our book, if we would agree to buy 20,000 copies at \$6 each. We were desperate and said yes.

Jack and I thought the soul of America was in pain and trouble. What we discovered was that the soul of the world was also ailing and in profound pain.

We also decided to test our stories and created seven mandatory discernments to help us find stories that people wanted and would read and reread.

Eventually, the first *Chicken Soup for the Soul* book was published in June 28 of 1993.

And the marketplace responded and has never stopped loving CSS stories!

Every time Jack and I appeared on stage talking and sharing our stories, we enjoyed a table rush of sales that was beyond compare. Our book became the gift book phenomena of all time.

On a daily basis, I was doing two to three radio interviews, many times from a pay phone at an airport between planes. It was exhilarating, exciting, and occasionally exhausting.

People started to buy books. And more importantly, they started to recommend and share books within their spheres of influence.

We had set BIG goals! But the results eclipsed even our lofty goals!

Our original goal that I set was to start by selling a million and a half in a year and a half. We sold 1.3 million books the first year and half. The second year, we sold 5 million. The third year, we sold 10 million. The year after that we started selling fifteen million per year. We had 15 titles on the *USA Today* list out of 50 books and got listed in the *Guinness Book of Records*. We started doing serialization topics like *Chicken Soup for the Mother's Soul*, *Chicken Soup for the Teenage Soul*, and *Chicken Soup for the Entrepreneur's Soul* which we did with Kyle Wilson.

As of today, we have sold over 500 million *Chicken Soup* books worldwide.

We committed early on to tithe on every book sold, which is one of the secrets to our phenomenal success. One of the many charities that we seriously contribute to is Child Help. (See Childhelp.org. Please watch our videos at this website.) My wife Crystal and I fell totally in love with Sara O'Meara and Yvonne Fedderson (84 years old) who have helped ten million five hundred thousand children out of physical, emotional, and sexual abuse. We are now volunteer as co-chairman of their 60th Childhelp campaign and are busy raising one billion dollars to build the Childhelp Global Campus in Arizona.

I'm inviting you to read the stories in this book, *Don't Quit, Stories of Persistence, Courage and Faith*, and see where your heart takes you. See if you see yourself in some of the authors' struggles, their lessons, and their victories.

You will be moved! You will be lifted up! You will be inspired!

Take the authors' and my advice. No matter what others may believe about you and your circumstance, all that really matters is what you believe and are committed to with passionate purposefulness.

If you see it, desire it, and want it, then for your and the world's sake, don't quit!



Mark Victor Hansen is the co-creator of the world's bestselling book series, Chicken Soup for the Soul, serial entrepreneur in renewable, sustainable energy, and co-chairman of Metamorphosis Energy, LLC. With the same enthusiasm Jack and Mark had when creating Chicken Soup for the Soul, now Mark Victor Hansen and Crystal Hansen are excited and committed to their next book to be released in the spring of 2020, ASK! – The Bridge Between Your Dreams and Your Destiny.

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DON'T QUIT

*When things go wrong, as they sometimes will,
When the road you're trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest, if you must, but don't you quit.*

*Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about
When he might have won had he stuck it out;
Don't give up though the pace seems slow—
You may succeed with another blow.*

*Often the goal is nearer than
It seems to a faint and faltering man.
Often the struggler has given up,
When he might have captured the victor's cup.
And he learned too late when the night slipped down,
How close he was to the golden crown.*

*Success is failure turned inside out—
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems so far;
So stick to the fight when you're hardest hit—
It's when things seem worst that you must not quit.*

– Author unknown

CHAPTER 1

From Trauma and Tragedy

A Single Mom's Path to Success and Significance

by Heather Self

“**G**od, please take me and spare my babies.” I pleaded out loud with a quivering voice as three military-grade assault rifles were pointed at my head.

It was almost as if everything became muffled, the deep voices yelling, “Get down!”, “I’ll kill you!” It seemed as if I was hearing them from underwater. I had a ringing in my ears that sounded like a continuous gong vibrating throughout my body.

The day started like so many other warm summer days in Tennessee. My oldest son, Matthew, nine years old at the time, was enjoying Cub Scout camp. My oldest daughter Rayna (11) and I were at home getting “the littles,” as we affectionately called them, into the bath. Kendall (4) was making bubbles as I fastened Nate (2) into his bath seat. Just as I turned the water off, the phone rang. I had Rayna sit with the littles as I ran to grab the phone.

Turning the corner of the hallway, I came face to face with an M-16, then another, then another. Three strangers were in my house, dressed in all black, bandanas covering all but their eyes. I was forced onto the couch. Everything seemed to go distant.

Hearing the commotion, Rayna peeked out from the bathroom, two of the guns pointed at her. As soon as I saw the fear in her eyes, everything that was distant became real again. A feeling of helplessness came over me. I started pleading with the gunmen to let her come to me. Thankfully, they did. As she sat next to me, I whispered “cover your ears,” as I guided her head, then her body behind me. I didn’t want her to see or hear anything more than she already had. I recognized that I had no control over their actions. I could only help frame the situation to influence my daughter’s perception.

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"This will be over soon," I whispered. "How about we all go out for ice cream later?" I asked. I did anything I could to make her feel like there would be a later. I chose to focus on what I could control.

I remember questioning... *So, this is how I die?* This wasn't the first time I had stared death in the face. Almost a decade earlier, I was diagnosed with Guillain-Barré Syndrome (GBS), which left me fighting for my life. I became paralyzed and was only able to breathe with the help of an intubation tube. If I survived that, perhaps I could survive this too.

Suddenly, I heard tires rolling up my gravel driveway. I looked out the front window in fear that it was my son returning from camp. The window was just feet from where we were being held captive. The next thing I knew, the gunmen ran out the back door. They were gone. It was over. We were alive. As it turned out, the car was just a lost driver looking for a place to turn around. I can't help but think this was no accident; my prayers had been answered.

This was another "second chance" at life for me. I had survived domestic violence years earlier. The abuse left me with nothing. I lost my apartment, my car, my job, and almost my life while simultaneously learning I was expecting my second child. I ended up on welfare to be able to provide the very basics for my growing family. I remember many times I'd have to choose between food and electricity. Without the love and support of my family, I'm not sure we would have survived.

During my pregnancy, I was enrolled in classes provided by the state to all welfare recipients. Soon after giving birth, I was offered the opportunity to teach those classes. I learned that most people on welfare don't want to be. I had a preconceived notion that people were abusing the system. That may be true in some cases, but the women and men I encountered were just trying to play the difficult hand they were dealt. Domestic violence played a big role in their situations, much like it did in mine. I decided to take on a more active role. I went on to get a counseling certification in order to help more people. I worked in partnership with the state for many years. My goal was to empower women, to give them back their choices, the choices that had been ripped from them along with their dignity. Every day I taught, I learned.

My next goal in life was to become a homeowner. In the spring of 2000, I received a phone call. "Heather, this is Chris with Habitat for Humanity. We would like to offer you the opportunity to buy our next home." I was overwhelmed with gratitude. I had worked so hard to stabilize my life, for me, but especially for my children. *Could this really be happening?* I knew I would achieve my next goal of homeownership, but I had no idea it would

be this way. I was reminded that you should remain firm in your goals but be flexible in how you achieve them.

For the next few months, I was at the build site swinging hammers, painting walls, and carrying boards. I was overcome with gratitude. All those incredible people were there for me and my children. It was a community building a home for a single mom, a survivor. Soon, the project was completed, and the home was dedicated to us. It was a beautiful moment that I will not soon forget. Finally, we had a place of our own to call home. That house gave us so much and taught me about gratitude, community, and love. This was a blessing for so many years.

After the home invasion, things changed. My home was no longer a place of safety. I immediately began to suffer the effects of PTSD. The little sleep I did get was filled with nightmares and reenactments of the event. I was constantly locking doors and couldn't go outside to play with the kids. I became hyper-vigilant, always checking my surroundings and knowing where the exits were in any room. I lived in a heightened state of awareness. When the home invasion occurred, I lost the possibility of feeling safe in the one place people should be able to take refuge from the world, their home.

I continued to work hard and rebuild again. This time I was rebuilding myself emotionally and mentally. I believe that things happen for a reason. The abuse led me to help transition hundreds of VICTIMS of domestic violence into SURVIVORS of domestic violence. Rebuilding my physical and mental capabilities after the GBS led me to trust in myself. If I could start from scratch at 23 and learn how to walk again, read again, and write again, I could certainly take this devastating situation and make it matter. Encounters with trauma and tragedy are what shape us as people. They can either tear us down or cause us to soar. You have the power to choose your outcome and what you do with it. It's not just what we choose to learn from those experiences that matter, it's what we choose to teach others in order to create significance.

I went on to start the first neighborhood watch program in our area. My mission was to take the "hood" out and put the "neighbor" back into our neighborhood. Crime dropped significantly, and we all started to feel safe again. Neighbors were inviting kids over for homemade cookies after school and people were bringing food to neighbors in need. It was beautiful to watch the community come together again, just like they had when the home was first built.

Just before my 29th birthday, the realization hit me. I was only doing big things in reaction to trauma. I became restless with this thought. If I could take this tenacity and shed my personal fear of failure, I could accomplish

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anything. I learned from Jim Rohn, “Don’t wish it was easier, wish you were better.” So, I really started digging into becoming better. It was clear to me that my life was not meant to be easy. I spent a lot of time studying the lessons of the great motivators like Tony Robbins, Brian Tracy, and Zig Ziglar. Their words filled me with hope and seemed to silence the fear. I was going to make a change. I wasn’t going to allow anyone or anything to stop me from becoming an entrepreneur.

Real estate seemed to be a natural fit. I had already discovered my passion for providing people with a safe place to call their own. Late one night I heard a commanding voice from the other room. “You can invest in real estate with no money down and with no credit.” God, is that you? (I say jokingly.) I entered the living room to see Carlton Sheets pitching his system. I remember thinking, *This is perfect. No money, no credit, finally, something I qualify for.* They were selling his system on a financing plan, so without hesitation, I picked up the phone and dialed the 800 number. I had no idea how I was going to pay for it, but I knew if I didn’t take this risk, nothing would change. I was at that pivotal moment in life where the pain of staying the same was greater than the fear of changing. I felt like a kid with the anticipation of Christmas morning. Weeks later, it arrived. I listened to every tape, read every document, and did nothing but study real estate. I learned to analyze market cycles, and over the course of a year, I took on a few rental properties to manage. Some say I took to real estate like a duck does to water.

I remember reading: if you want to do something, reach out to someone who’s already doing it successfully. I didn’t personally know any real estate investors at the time. So, while I was contemplating my next steps, I logged into Facebook. It was just becoming popular at the time. The first thing I saw was, “People You May Know” followed by a picture of Greg. After realizing we graduated high school together, I clicked on his profile. His listed occupation was “Real Estate Investor.” I thought to myself, *This can’t be an accident.* So, I took a chance and reached out. Greg soon introduced me to *Rich Dad Poor Dad*. I had never heard of Robert Kiyosaki at the time, but I quickly became enthralled with his concept of money. This changed everything for me as it has for so many other investors.

A couple years later, Greg and I were happily married. We quickly figured out how to leverage each other’s strengths and went on to build the first of many companies. In the beginning, I was particularly interested in wholesaling because it could generate cash quickly. We jumped right in and profited \$80,000 in our first quarter. It would have taken me almost three years to replicate that income from a job. We had made our first million just a couple of years in. I knew at that point there was no turning back. Together

we have been involved in over 600 real estate deals in the matter of a few years. We have owned upwards of 60 single-family rental homes at one time and flipped several hundred houses. We now strive to provide housing for the senior population.

I never really intended on becoming a multimillionaire, but I quickly realized that the more money I made, the more people I could help. I had been in so many situations in my life where I felt as though I had no control. Becoming an entrepreneur gave me my choices back. I live my life on my terms and enjoy every moment I'm given. I spend a lot of time helping other women find their purpose, gain confidence, and take massive action to create their new realities.

A friend and mentor, Russell Gray from *The Real Estate Guys Radio Show*, taught me a simple phrase: "Be who you're becoming." This statement was so impactful to me. It gave me permission to be confident when I was unsure and to be comfortable in uncomfortable situations. I could simply act like the person I wanted to be. I now teach that concept to everyone who will listen.

Everybody has a story, a path filled with winding roads, peaks, and valleys. It's important to embrace your lessons and remember not to compare your Chapter 1 with someone else's Chapter 20. Not everyone is given the same opportunities in life, but with persistence, courage, and faith you can begin to create those opportunities that are needed to fulfill your definition of success; whether it be wealth, love, human connection, friendships, inspiring others, or simply being happy.

Yes, I am strong, but only because I have been weak. I am smart, but only because I have been ignorant. I am brave only because I've known fear. Life has a way of bringing us through lessons we might not ever learn without tragedy. Through tragedy, tenacity is born. Through tenacity, triumph.



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Trauma and tragedy shape us: tearing us down or causing us to soar. You have the power to choose your outcome and what you do with it. It's not just what we choose to learn from those experiences that matter, it's what we choose to teach others in order to create significance.



Heather Self is the co-founder of New Hope Senior Living. She is a serial entrepreneur who has been investing in real estate since 2009. She has partnered in over 600 real estate transactions including wholesales, fix and flips, rental properties, vacation homes, and private lending. Heather is a life skills teacher for the underprivileged and works closely with survivors of domestic violence. She has become a go-to mentor for female entrepreneurs, a mother of four, a real estate syndicator, and a world traveler. If you are interested in receiving "Heather's Top 20 Tips for Success" email her at h1self76@gmail.com. To connect with Heather, find her on Facebook [@heather.l.self.5](https://www.facebook.com/heather.l.self.5)

CHAPTER 2

The Fish That Swim In Rectangles

by Robert J. Ott

Growing up in Hamilton, a small town in Ontario, Canada, my family would make an annual summer pilgrimage to the northern lakes cottage country as is the custom for many in the area. At times while there, we fancied ourselves fishermen, though the actual size of our catch seldom matched the accompanying tall tales. If we were lucky enough to reel in anything of regulation size, it was often not enough to make a family meal.

In anticipation of a dinner, we'd hold fish that fit the requirements in the shallows in a rectangular net enclosure that allowed them to swim in their natural waters. As often happened when our fishing prowess failed to deliver on promise, we'd release the fish as we prepared to return home. I was charged with this duty and, as a result, witnessed a fascinating phenomenon.

The freed fish would swim around in open water in the shape of the rectangular cage from which they had been released. Their very real, but temporary, physical boundaries had become boundaries of the mind. This experience left a deep impression on me as a child, and as I grew older, I resolved to be vigilant about ideas that were a construct of my own thinking or imposed by others without inspection. My application of this philosophy was sometimes flawed at the outset according to my parents, who didn't believe that the concept of cleaning my room required debate. In time, I came to the perspective that I would view my dreams through the lens of outcome rather than the inherent obstacles, and that I would believe in their manifestation. I was determined not to be "the fish that swim in rectangles."

Though I was ambivalent about institutional learning, it was at school that my excitement about music was galvanized. A guitar player at my high school would sit in the hallway and perform songs as loudly as permissible. There was a magic about his creating emotion out of thin air that captivated me

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and ultimately inspired me to take up the guitar. By the end of high school, I was fronting a band and playing shows of my own. I learned that my enthusiasm for music was not just about the listening experience, but also about creation and connection.

As my mother astutely noted, creating music motivated me and inspired work ethic for the first time. And so, my music business ambitions started at age 18 when, despairing of my lackluster performance in high school and consequent failed attempt at college, she informed me about a music business school program in Toronto.

I left my safe, small-town life to move to big-city Toronto to learn about an industry for which I had no points of reference or network. Harking back to what I learned from the school of fish and their imagined constraints, I began to act on the truism that you have to leave your comfort zone and push your boundaries to learn about your abilities and the quality of your mettle. I was more afraid of becoming stuck where I was than I was of moving forward, regardless of the emotional and sometimes physical discomfort that would entail. A friend called it “leaping from tall buildings,” and it was something that I’d do often in the years ahead. I had decided what I was going to do with my life, and that was invigorating. I was going to pursue a career in music and eschewed all recommendations of a plan B. It was almost as though having a fallback would undermine the purity of my intention and run contrary to the universal rules of manifestation. Absolute commitment to my new goal inspired a perseverance in me that was unwavering.

My days in Toronto opened my eyes to a greater world and a bigger life. Everything you do and experience is energy that becomes a part of you and shows you through new doors that you have not seen before. Through learning, happenstance, and connections gained in Toronto, I began managing bands and artists professionally, started my first music publishing company at 19, and embarked on my career in music and business.

I had become profoundly excited about songs, their creation, and this art form of the ultimate short story. Songs could profoundly change your emotions in 3:30. They were truly the shortest distance between hearts and a universal language. Then there was the commerce of this art, music publishing, and the whole idea that royalty payments would appear in your mailbox after the song became popular. It seemed like some version of winning the lottery. I was hooked. Of course, nothing is that simple; but who would start anything if they fully understood what it was going to take? The main thing was that I was excited and willing to work harder than anyone else to realize my vision. The lazy dreamer was awakening to a whole new world.

It was an eerily still Toronto winter night: one in which your spit would freeze before it hit the ground. It had been a year since I finished my schooling, and things had not been going well. No one seemed very interested in an inexperienced albeit ambitious kid and the music business lacked obvious, structured paths. I'd walked the half mile from the grocery store with what little food the contents of my change jar afforded me. I'd been wishing—no praying—for a car, a home with more than one room, companionship, money in amounts that required a wallet, or any indication that my admittedly lofty aspirations were working out. My friends back home seemed to already have these things and were moving their lives forward. As I approached the door of my cramped basement apartment, I slipped on the icy, slick steps. I had hit rock bottom. Literally. Stunned from the fall, I lay there on my back, limbs splayed, on the uneven ice at the foot of that dark, cement stairwell. The grocery bags, that had moments earlier been cutting into my frozen hands, were strewn everywhere. I looked up at the stars and thought, "There must be something better." Maybe the naysayers were right and my dreams of making it in music were only that.

I had landed hard but fortunately with everything but my pride intact. I felt no self-pity, I was simply angry. This couldn't be life for me any longer. I had to do things differently if I wanted a different result. I rose determined to figure out what different meant and what actions were required to start living that way every day.

That spring, prompted by a friend, I traveled to New York to attend the 11th annual New Music Seminar (NMS), a pioneering music conference and festival. In the movie *Straight Outta Compton*, there's a scene where a brawl breaks out in the Marriott Marquis in Times Square during NMS. Somehow, in my pursuit of an available payphone on a seemingly quiet conference floor, I found myself in the middle of that melee as it occurred in real life. The world later found out that the combatants were rival supporters of Los Angeles rap artists Above the Law and Ice-Cube. So began a surprising and magical week in that great city. Anything it appeared could and would happen in a New York minute. What I experienced there opened my eyes to America: its scale, speed, energy, and anything-is-possible attitude. This great city had, through the generations, spawned so much notable pop culture, catalyzed societal and business change, and, in part, founded the American dream.

I'd had a taste of how things worked in an epicenter of pop culture and that fall boarded a plane bound for Los Angeles. I'd decided that I should live there for the next year. I was visiting the city for the first time and had no job, no contacts, and no place to live. I wasn't sure what I was doing but was hoping that motion would beget motion. I remained convinced that I could

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manifest the crazy dream that I had in my mind, though I was still not sure exactly how. I felt I was on the threshold of a new life and setting out on an adventure of unknown dimensions in one of the music capitals of the world.

Looking out the window as we landed, I was transfixed by the view. The five thousand square mile sea of lights below was like nothing I'd ever seen. I felt insignificant and wondered how I'd ever be noticed or accomplish anything in this vast urban jungle. I had arranged to stay at a hostel in East Los Angeles, a reportedly violent part of this sprawling metropolis that at night was akin to a war zone. The reports were true, and as soon as the sun went down, the sound of sporadic gunfire was predictable. This lawlessness was something I had never experienced, but the clean room and board for \$15 a day was all I could afford. I can't titillate you with LA-style stories of partying and personal drug use. I couldn't afford either on my spaghetti and hotdogs budget. I was focused on networking and gaining an understanding of the business I had come to learn about. Through a cold calling campaign, I met with and began assisting some successful songwriters, drawing on my growing knowledge of music publishing and earlier forays into artist management.

In the end, no single remarkable event marked my stay in LA, but it was a trial of self-sufficiency and caused a tectonic shift in my thinking about how to pursue my career.

My attitude, knowledge, and situational awareness had ascended to a new level. My narrow, small-town viewpoint was forever altered for the better. There had been quite a few epiphanies that came from rubbing shoulders with a variety of people: those who had been to the top and wanted to get back there, those who were seeking to make it to the top for the first time, and those who had made it and were leaving the field of their own accord. I'd now encountered people embodying every version of success and failure, and that foretold every part of my intended journey. I saw that what I dreamed was no longer imaginary but rather possible and even probable.

When I returned home to Toronto, my perspectives were completely altered. That translated into a more confident persona, which opened new doors for me. I parlayed my new outlook and networking acumen into a job interview for a position as the head of BMG Music Publishing Canada. I was chosen for the role and could hardly believe that for my first legitimate job in the music business I had landed in the leadership of one of only four multi-national music publishing companies. The vision I'd related to my parents and friends so many years before was coming true. I was where I had dreamed of being and was determined that I would never look back.

I spent seven years at the helm of BMGMP Canada learning about music publishing and international business on the scale afforded me from my chair in that relatively small market. I was happy and would have been satisfied with that achievement had life not conspired to shake things up. It became clear near the end of that period that the company was to be sold and that it was time to push my boundaries once again.

A staffer in the sales department, who had enrolled in a weekend MBA course, introduced me to a fellow student who worked in the private equity sector and had asked in class about the annuity-like nature of song royalties. The classmate and I met for lunch, and upon hearing that the financial sector was looking for vehicles to achieve non-correlation to the stock market, I realized my next move.

I related the conversation to my good friend, the late Tim Laing, while sitting in his garage, where we often wrestled life's challenges to the ground over a glass of scotch. Tim then set a meeting with a contact in the financial sector that he believed might have the vision to appreciate the concept.

It was apparent from the outset of that meeting that we were in the right place. We were invited to present a business plan, which we did. 18 months and some 50 presentations later, we achieved \$40M in startup funding for ott-laing enterprises, or "ole," as we came to name our new company. I had a new job! Over the next 14 years, ole became a bona fide multi-national music company with offices in three countries, that had invested over \$550M USD, and raised nearly \$1B in capital.

The company welcomed to its roster iconic artists such as Rush and Timbaland and the representation of songs by artists like Taylor Swift, Jay-Z, Beyonce, and many other household names. ole racked up multiple GRAMMY Awards and other creative accolades while becoming an impressive vertically-integrated juggernaut. We truly influenced every facet of global music entertainment and became the home of a world-class team of professionals and a culture that proudly served creators.

I sold my stake in ole in 2018. Looking back on 36 years in the music industry, I learned how powerful dreams and ideas can be and how they can change lives when realized. The self-actualization inherent in conceiving of and building a company, is one of the most gratifying experiences one can imagine. A great company brings so much to the world beyond profit for its shareholders. A great company fulfills dreams, creates and supports communities, provides a venue for the learning and development of the individual, and can be a great force for good.

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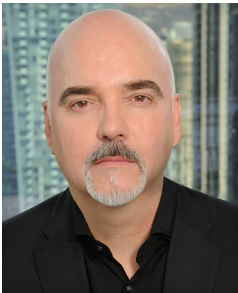
The hidden struggle for self-mastery known to those that venture into the deep waters of entrepreneurialism is eased by constant truths that are a comfort in times of uncertainty. They say that living is in the journey and that the entrepreneurial path is one of the greatest there is. It is to rise every day and continue to believe and move forward, regardless of obvious reward. Persevering not for a day or a week, but, potentially, for years is the divide between the winners and the also-rans.

Dream big and don't take advice about risk from those that have not been willing to take risks in their own lives. Life isn't a contest with others or a matter for their approval; it is an internal voyage through which you learn your person and what your contribution to the world should be. You will manifest what you truly believe in, think about, and work hard at. Though you will encounter adversity and the unexpected, those things exist to teach us important lessons necessary to our evolution. I, for one, am grateful for every great moment and every difficult one that has delivered me to this place and a new beginning outside the rectangle.



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Dream big and don't take advice about risk from those that have not been willing to take risk in their own lives. Your life isn't a contest against others or a matter for their approval; it is an internal voyage through which you learn about yourself and what your contribution to the world should be.



Robert J. Ott is CEO of RJO Enterprises. He founded ole, one of the world's biggest music companies with over 200 staff and 8 offices in the US, UK, and Canada and capitalization of almost 1B USD. Robert is a 3x Grammy-winning music publisher and 17x CCMA Music Publisher of the Year and has achieved the Leonard T. Rambeau Award for International Achievement. ole artists include Rush, Timbaland, and Jordan Davis, and ole has published songs for Beyonce, Justin Timberlake, Eric Church, Jay Z, Taylor Swift, and more. Contact Robert at info@rjoenterprises.com

CHAPTER 3

Mayday! Mayday!

From Helping Real Estate Syndicators Raise 100s of Millions to Asking One Question: Why?

by Mauricio J. Rauld, Esq.

“Morphine! Morphine! Give me some [expletive] morphine!” Completely out of character, I screamed through the intercom as I lay there at USC Hospital exactly five days following “routine” surgery. The excruciating stomach pain overwhelmed me as I pleaded with the nurses to give me what I knew was the only remedy that would put me out of my misery. “It’s just gas pains,” the nurse explained. “Morphine won’t do anything to help you.”

It was July 4, 2018, a day meant for celebration of the land of the free, the home of the brave. But I didn’t feel too brave as I screamed at the poor nurse receptionist listening at the other end of the intercom and cried to the nurses to provide me with some relief. The next 72 hours are a blur, as the doctors eventually determined I had become septic, a condition caused by widespread infection in the body which carries with it a 30% chance of death. In my case, the staples used to reconnect my surgically-cut and reconnected intestines had ruptured, spilling venom into my body, causing it to go into shock.

The next several weeks are hard to piece together. I have a vague recollection of being in the ICU, my wife, Heidi, praying for me, and my parents looking desperately concerned. I had lost 62 pounds and was closing in at a paltry 113lbs as my appetite was non-existent and my body was physically rejecting food. I spent two months being fed intravenously as my “concentration camp” look was becoming more and more of a medical concern.

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What followed over the next five months was a string of 10 surgeries and constant re-admittances to the hospital with bouts of infection. Even when home, life was non-existent as I spent my days sleeping or sitting on the couch, anxiously waiting for the time for my meds, watching YouTube videos, and waiting for the day to end. Waking up with nothing to look forward to is quite a miserable existence, especially for someone who loves to set goals and tends to live in the future. Every time Heidi and I felt we were starting to turn the corner, another setback: another stint in the hospital, another procedure, another five pounds lost.

Throughout this process, both in the hospital and during my home-recovery, one thing stuck in my head. One question kept creeping into my mind. Being someone so optimistic, someone who prides himself and studies personal development, a glass-half-full kind of guy, it was a question that I had never had to ask before: “Why?”

Why was this happening to me!? What did I do to deserve this nightmare?

“Am I being punished?” I’m a good father, a good husband, a good and productive member of society. Someone who tries to leave this place better than how he found it. Someone who likes to think of himself as a premier syndication attorney, one who helps real estate investors raise hundreds of millions of dollars for the betterment of their families and the communities they invest in.

I had done enough good in this world that the universe had always looked out for me. Things just worked out for me. I grew up in a loving family, got to travel the world and live in multiple countries, and got to attend one of the best universities on the planet. When I dreamed of having an amazing family, the universe blessed me with Heidi, the most beautiful and amazing soul who later became exactly what I had envisioned as my wife, and mother of my children. When I dreamed of quitting my law firm job and starting my own law practice, the universe introduced me to the “little purple book” (Robert Kiyosaki’s *Rich Dad Poor Dad*) which revolutionized my thinking and led me to meet The Real Estate Guys and ultimately become part of their world as their general counsel and corporate attorney working on all their real estate syndications and asset protection needs. That opportunity then led me to start my own practice in 2006.

And throughout this journey, I had been blessed with the opportunity to do something I truly enjoyed and was passionate about: taking the stage and speaking to thousands of real estate investors to teach them how the syndication legal piece fits into their overall syndication puzzle. After all, I was “the Anti-Lawyer” who took complex legal matters and made them

simple to understand. That was my “secret sauce.” That was why my dear friend, Tom Wheelwright, coined this phrase, “Mauricio is one of the few lawyers who actually speaks English.”

I was obviously doing something right. Right? But now, it was all crumbling. It was all falling apart. How was I going to support my family? Would I ever live a normal life again? How was I going to provide for my clients who had been so supportive through this ordeal? I had become a successful solopreneur, but at the end of the day, I was still a solopreneur. If I wasn't out there grinding and working my butt off, the business would stall, the work would disappear, and the money would dry up.

“So, now what? Why am I being punished? What have I done to deserve this? Why is this happening to me?” These were all questions that constantly ran through my mind as my faith in the universe began to wane.

I should have trusted the universe more, as finally, at the beginning of 2019, I began to recover. I began to eat and began the long journey of recuperating. As I write this, I have recovered almost all of the weight I lost and finally feel as good as I ever felt. My appreciation for my family, friends, and clients has infinitely increased as I am finally firing on all cylinders.

But not learning the lesson would be the worst part of all of this. When you go through such a dramatic, near-death experience, you tend to re-evaluate your life. I don't want to say my priorities have changed because I've been very clear on those. My family has always come first, and the purpose of my business has always been to serve and secure my family.

But like most people, I had neglected the little things that **MUST** be done. One of the biggest challenges we all face and fail to confront, is we are so busy making a living and striving to provide well-intentioned security for our families, that we forget to stop and plan for “unforeseen” events in our lives that we all know are possible. For most, it's that will or living trust that you know you need but avoid, either because you don't want to deal with your own mortality or because there's always something else to be done. Or maybe it's that disability insurance policy that you just don't want to spend the money on. For me, it was running a business with a single-point failure, which I knew was a problem, but I always told myself, “I'll deal with that later.”

One of the biggest lessons I learned along the way was that I couldn't keep doing what I was doing, having a business that relied exclusively on my ability to be present day-to-day and generate all the revenue. I needed help. I needed to create a self-sustaining business that one day would run without me.

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So, the first thing I did was simply recognize this need for change. Tony Robbins always says the first step is always to “decide.” Well, that’s exactly what I did. I “decided” that being a solopreneur not only deprived me of my most valuable asset, my time, but also put my family in danger by risking this happening all over again and putting my family’s security at risk. The next thing I did was start the process of building out my team and my processes to ensure that in the event this ever happened again, the impact on my personal life, at least financially, would be minimized.

Looking back to July 4th and my screaming to the nurse at the other end of the intercom, I can honestly say that things are better today than they have ever been. I did eventually emotionally apologize to the receptionist for my expletive-filled rant. And I did learn and reinforce a few things along the way. So today, I am happy to report that my business continues to thrive and is stronger than it was before this whole ordeal. I’ve begun the tedious task of assembling a world-class team and putting the processes and procedures in place to ensure “unforeseen” challenges have a minimal impact on my business. I know this will take time, but so far, I feel that I have taken significant steps to achieving that goal. We’ve hired two outstanding attorneys, one paralegal, a personal assistant, and two business coaches. Although I have a long way to go to finalize a self-sustaining company, I have never been as excited as I’ve been about the future and the prospect of spending my most valuable asset, my time, the way I want to spend it: with my family.

My hope is that if you’re someone who is in the midst of a struggle, you will find comfort in my story and be reassured that you will eventually get there. Maybe you are fighting depression, maybe you are divorcing from an important relationship in your life, maybe you don’t see the light at the end of the tunnel—I have learned, if you pay attention and learn from what the universe gives you, you can come out the other end in a much better place than you were in when you entered.

So, don’t quit. Some of your biggest challenges in life can turn into your biggest blessings. As my dear friend and mentor, Bob Helms, likes to say, “You don’t need to give birth to new ideas [or experiences]...you can adopt.” Although I would never wish my experience on my worst enemy, my experience has reminded me that life, and specifically your health, is a gift. And I don’t intend on wasting it.



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Don't quit. Some of your biggest challenges can turn into your biggest blessings: if you know where to look.



One of the few lawyers that actually speaks English, Mauricio is one of the premier syndication attorneys in the country helping real estate syndicators raise hundreds of millions of dollars to pursue their dreams of financial independence. Named as a "Rising Star" by Super Lawyers magazine, Mauricio regularly shares the stage with The Real Estate Guys and the likes of Robert Kiyosaki, Ken McElroy, Brad Sumrok, Peter Schiff, and others. Mauricio currently enjoys an extraordinary life with his wife Heidi and their two little angels, Adelina and Alessandra. Connect with Mauricio at www.MauricioRauld.com

Facebook: MauricioRauld

YouTube: Mauricio J. Rauld

DON'T QUIT

CHAPTER 4

From Quitting to Significance

by Brian Brault

quit. I'm done committing my passion, creativity, and tenacity to building a bigger or a better business. I need to do something more significant.

I guess this realization was inevitable. Looking back, I can see where this desire began.

It was just before New Year's in 1997 when my father took all the grandchildren to New York City for a little trip. When my son, who was six at the time, returned home, he was so excited to tell me about the Statue of Liberty, FAO Schwartz, and all the places they had gone. Then he told me a story.

He sat on my lap, looked at me, and shared how on the last morning of the trip they all went for a walk in Central Park. It was really cold. As they were rounding a bend, heading back towards the hotel, they noticed a man lying on a bench who didn't have a coat. He saw his grandfather walk over, take off his long winter coat, and wrap it around the man. He then turned and kept walking. My son ran up to him and asked, "Papa, why did you do that?"

To which my father replied, "Matt, that man is very poor and needs that coat more than I do. I can always buy another one." And they continued on towards the hotel.

I recognized the impact this lesson had since it was the only story my son chose to share. I realized this was the environment I had grown up in. As I reflected further, one of my many memories growing up was how we would say grace before dinner. Inevitably, my father would end the prayer with "and help us to be mindful of those less fortunate than ourselves." As I thought about how this mindset manifested itself in the way I built my businesses, I realized I had created a culture of service, taking care of others, and making lives better.

This all brings me to a very important moment in my life.

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In early June of 2015, I hosted Jeff Hoffman, a co-founder of Priceline.com, as a speaker for an Entrepreneurial Masters Program which I directed at an MIT retreat campus. I listened as he talked about his most recent world speaking tour and specifically his experience of being in the Middle East. There, he saw how people lived in poverty, hunger, violence, and terrorism and that it had been like that for generations. He talked about encouraging entrepreneurship by helping people find basic skills, honing them, and developing small businesses. The result would allow people to shift their focus from WHO was the cause of their plight to building a better life for themselves and their future generations.

In that moment, I knew my life would change. His words crystallized in my mind and heart what had been echoing inside me. I connected with him for some time and explored the concept of leveraging entrepreneurship to help the world. I began thinking about the heart of an entrepreneur, the passion, the tenacity, never taking no for an answer, and the creative force within us. I realized that we rely on those traits every day to get us through difficult times to build better businesses, bigger businesses, new businesses. But what would happen if we could harness that spirit and apply it to the way the world solves its problems.

I started to explore these thoughts with my mentor, Warren Rustand. During one of our discussions, he shared some stories with me about how he and his wife, Carson, spent time in Kolkata, India, visiting an orphanage for children with disabilities. He talked about the fact that these children would probably never get adopted. He also talked about going into a home for dying people. He talked about the powerful emotions that surfaced when he held a dying person in his arms. He expressed the value these people found in just having someone to talk to, to spend time with them, and be present, and how it was one of the greatest gifts they could be given. As he shared these stories, and the emotional connection, we both had tears in our eyes.

I had started to create opportunities within the Entrepreneurs' Organization to connect our members with ways of being more impactful in the world. So many of our members had already made incredible strides in impacting those in need. Connecting them with other members and other organizations was inspiring.

I thought I was well on the way to living out my purpose.

However, in early July 2018, I was speaking in Mumbai, India. I had half a day available and asked a friend of mine if he would take me on a tour of the largest slum in Asia. It was the slum that he and his father had created projects to help revitalize. I was hoping to become educated through having

a guided tour by someone who understood the culture of the slums. I had no idea what was to come and what I would walk away with.

As we got started, I noticed the smell of garbage and the massive number of people. We ducked off the main street and headed down an alley to where people lived. As I walked, I stretched out my arms and touched both walls. I noticed doors on both sides. One was open. I looked inside and found a family of five living in an 8' x 8' room with one bed and a handful of kitchen utensils. Door after open door, I saw the same situation. This tugged on my heart.

I walked further, and my attention started to shift to what was really going on around me. I was in the middle of one of the most amazing entrepreneurial environments I had ever seen. Just about everyone was making something out of nothing.

Back out on the main street, to my left, I saw someone take a 3' x 3' closet and open a barbershop. His perspective was, "Why would I need any more space than to fit a barber chair and room for me to stand?"

A few steps further and two young boys walked by with clear garbage bags over their shoulders filled with various plastic containers they had found in nearby dumpsters. We followed them into a small garage where an older boy was grabbing plastic with the seven fingers that remained on his hands and shoving it into a make-shift grinding machine. The young boys were told to leave their bags in return for a small amount of money. They protested and tried to bargain for more, arguing that the quality of the plastic would fetch the older boy a better price. This was met with threats, and they were quickly shooed away.

What I noticed was all the elements of a supply chain from the young garbage pickers to those who then separated it, ground it, packaged it up, and eventually carted it off to a large recycling plant. Everyone along the way was able to make a little bit of money just to survive. I left feeling like we have so much to learn from them.

Several months later, I was invited to Nairobi, Kenya to speak to a group about authentic leadership. Once again, I had half a day free. I jumped at the chance to tour Kibera, the largest slum in Africa.

This visit was even more impactful than my time in India. I spent much more time and immersed myself in much deeper parts of everyday life. I was guided by the executive assistant to the founder of an organization called SHOFCO. The founder had grown up in the slum. In his early teens, he

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started to realize that there had to be a better way of life. As he got older, he started to create opportunities for people to break the cycle of poverty.

I walked into a very small building that housed a water purifying plant, built, in part, and run by people from the slum, which distributed healthy water at two cents per gallon.

In the next building over, I toured a school built just for girls. While speaking with the principal, I learned that without such a school, these girls would not likely be educated otherwise.

A few hundred yards later, I walked into a 15' x 15' room, with 50 people huddled in the cramped space, eager for their computer training. This program was launched because almost any job these days requires some level of basic computer knowledge. They also recognized that even someone with basic computer skills, if lacking social skills and the ability to confidently apply for and interview for a job, may never be able to put those computer skills to work. So, they added a class on career placement.

The woman guiding me said, "Hey, there is someplace I would like you to see." A few moments later, I walked into a cluster of small rooms where a number of women were gathered sewing uniforms for the girls' school as well as laptop computer covers and a variety of other items. They were laughing and enjoying each other while working. They were eager and proud to share all their work. I enjoyed them. I felt like grabbing a cup of coffee and sitting for a couple more hours and talking. It was only as I was walking out that I learned these wonderful women were outcasts from the slum community because they were all HIV positive. Imagine that, being an outcast in a slum.

As I left Kibera that day, I was hit with the realization that I could not sit in my comfortable world, where I get three square meals a day, a roof over my head that doesn't leak, a comfortable pillow, a car to drive, and a variety of options for me to live my life the way I want to, and truly create programming that is impactful in the world. I need to understand the people, their issues, and the conditions they face before I go out and try to make a difference. This caused me to reflect on the stories that Jeff Hoffman and Warren Rustand shared and realize they were a result of actually "being" in the environments they were talking about.

It became clear to me that I need to be present in the environments I wish to affect. That doesn't necessarily mean I need to travel halfway around the world. Those opportunities exist in my own backyard.

While I will continue my efforts to bring entrepreneurs together to make a difference, I am also committed to helping them create an emotional

connection to their cause. I want to provide immersive experiences for others to hold hands with the people they want to help, to learn from the environments and situations they want to improve, to hold a starving child, to create hope where it doesn't exist.

We change our ways through emotional connection. Our emotions move us to act.

I no longer have the same passion to leverage my entrepreneurial talents to build more businesses and line more pockets. My passion is to build a movement to create change in the world that will last forever.



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“Leadership is about making others better as a result of your presence and making it last in your absence.”

– Francis Frei, Harvard Business School

Join me in making a positive global impact, creating hope where it doesn't exist, and making change last in our absence.



Brian Brault is a principal in PURE Rooms, a 15-year-old company that converts hotel rooms to healthier wellness environments and 2008 recipient of Cornell University's Innovator of the Hospitality Industry award. He led Advanced Facilities Services International, Inc. for 28 years (sold in 2014), earning a spot on Inc. Magazine's "500 Fastest Growing Companies" list, and being named one of the best companies to work for in WNY. Brian recently served as Chair of the Board for the Entrepreneurs Organization (EO) and is co-chair of the Entrepreneurial Masters Program teaching fast-growing entrepreneurs. He leads the EO Working group on the UN partnership he fostered, which founded two days of think tanks at the UN to address the 17 Sustainable Development Goals.

Brian is also speaker, leadership trainer, and retreat facilitator of the past 11 years.

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DON'T QUIT

CHAPTER 5

The Night My Future Knocked on The Door

by Eric Bowlin

He looked across the desk at me, then laughed in my face. I started to gather up my paperwork to leave, and he said, “I promise you this, you will never get a loan. You are not going to buy a house.” I hurried out of the bank as he continued to chuckle at me.

It was the spring of 2009, and the economy was in tatters. Fortunately, I was a full-time Ph.D. candidate studying economics working as a teaching assistant and also part-time in the Army National Guard as an Infantry Platoon Leader, so I was able to avoid the worst of it. I wanted to buy a home, primarily because of the tax credit in place for first time home buyers, but also because I thought it was a great time to buy at the bottom. I planned to sell it in a few years and buy a home elsewhere when I got a job as a professor.

I wish I could remember who the loan officer was because I'd love to track him down and have a chat. I'm not sure what I would do or say—part of me would want to brag and gloat to show him how wrong he was. I think that's human nature. But, part of me might thank him.

I didn't take his condescending attitude very well, but it lit a fire in me. I knew at that moment more than at any point previously that I was going to buy a property. I didn't know how yet, but I swore that it would happen. So, I went to bank after bank, loan officer after loan officer.

I finally did find a mortgage broker that would work with me, and it just became months of stress and endless documentation. Each week it seemed the lending standards got stricter as banks were still reeling from the mortgage crisis. It was one of the most stressful times in my life, but I knew what I had to do, no matter how much sleep I lost in the process. I was going to get a home.

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A few months later, I was sitting on my couch watching TV with my wife in the new triplex home we had just purchased. We wanted a house but found ourselves in a triplex because it was all we could afford. It was a victory, nonetheless.

Then, there was a knock at the door.

I looked at her with a puzzled look wondering who it could be. We couldn't afford very much, so we purchased the home in one of the worst areas of the city because it was cheap and close to where we were attending grad school. It wasn't somewhere you expected to get random company at night.

I went to the door and cautiously opened it up. I was pleasantly surprised. My tenant was there to pay me the rent. I took the cash, wrote a receipt, and sat back down to finish watching TV. I can't remember what was on TV or anything else about that night, but I can clearly remember how I felt as the gears in my brain were grinding like an old IBM computer.

Something really big had just happened, but I didn't quite understand it. I had worked so hard for so much less up until that point. I worked different part-time jobs, and I enlisted and later commissioned in the Army. That rent payment was more than two weeks' pay for me, and I hadn't lifted a finger to get it. Then I realized something....

I wanted money to come knock at my door. I didn't want to hustle and grind every day of my life to get by. By the end of the night, I knew that my entire life had changed. I knew that I had accidentally discovered something.

I discovered passive income.

"Eric, this is the most stupid decision you could ever make!" One of my professors and mentors was talking to me about my decision to leave the Ph.D. program. I listened politely to his reasoning but wasn't paying attention. It was 2011, and a lot had changed in two years.

"Eric, you're too good for that. You need to do something valuable with your skills."

What? Being an entrepreneur is not a valuable use of my skills, but doing research is? I know there is a level of pride associated with the degree, but it seemed a bit over the top. He didn't realize it, but he was just cementing my drive even further.

“Why don’t you just finish your degree as a backup? If real estate doesn’t work out, you can still get a job as a professor or researcher somewhere. Plus, the economy is terrible right now.”

That’s exactly the point, right? You’re supposed to buy low. It didn’t matter anyhow; I knew I needed to take action and was tired of waiting—I had already waited long enough.

In 2010, I put my entire life on hold for a year-long tour overseas. I was in charge of 42 young men on daily combat patrols in eastern Afghanistan. Even though the daily grind took a toll on me physically, mentally, and emotionally, I stayed laser-focused on my dream which I had discovered in 2009. I was focused on saving and learning. I saved every dollar I could, and my wife lived very frugally to help save. Every spare moment, I was reading books about real estate, business, investing, and finance.

When I came home from overseas, I explained to my wife that I felt this was my one shot. It was my one big opportunity, and I felt this opportunity would never come again. She was not entirely on board, but somehow, I convinced her to let me risk every dollar we had and take on a massive amount of debt to make it happen. Deep down, she didn’t want to do it, but she just wanted me to be happy after my deployment.

She was the only one that supported my crazy idea. All my friends and family thought it was too risky and it was a safer bet to stay in school and get a job. After all, it was 2011, and the economy was terrible. There was blood in the water, and sharks were circling.

I didn’t listen to my professor. I didn’t listen to my friends. I didn’t listen to my family. Even though my wife supported me, I didn’t listen to her subtle way of saying “no.” I dropped out of school and dove right into the bloody water when I decided to flip houses.

To be completely honest, I was ashamed. That’s why I didn’t tell anyone yet. My plan was to get my business up and running and then I could break the news to my family and simultaneously give them the great news. I closed on my first property, and it was one of the most exciting days of my life! Unfortunately, some plans don’t work out like you intend.

Just a few months later, I was comforting my wife as she cried herself to sleep most nights. I was way over my head in debt, and we had no money coming in. My first deal was a total flop. I put every dollar I had into the deal and borrowed over \$40,000 from friends. I maxed out every credit card, and at this point, we had less than \$200 in the bank. I couldn’t even afford gas or groceries.

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If I didn't fix something fast, I wasn't going to make it very far in this business, so, I started reviewing everything. I went through my costs, projections, budgets. Then I thought about my strategy and began to realize something.

I had lost sight of my original dream.

I remembered that I wanted money to come knock at my door. Instead, I was working 10 hours a day, and absolutely no one was banging down my door to pay me. I was paying everyone for six months with no money coming in. I had built my business around what I thought I was supposed to do rather than staying true to my goals. Because of that, I was miserable and stressed.

I went back to the drawing board and started to adjust what I was doing to fit into my long-term goals and original vision. Just like how the loan officer laughing at me stoked my fire for buying my first home, the pain and stress made me want to double down. Eventually, I was able to work out a system that I thought would allow me to not only grow a business but also stay true to my founding principle.

Then, somehow, I convinced my wife to go along with my idea to buy another property with this new strategy, get back into debt, and go through it all over again.

Some might say I was a glutton for pain, but I think I was just being persistent. I had a dream and was determined to achieve it. I sold my first deal, and two days later was purchasing a new property with the new system and process. I didn't even give myself enough time to catch my breath in between deals.



I was sitting at a table outside of a café in a beautiful sub-tropical city in China, drinking tea with my wife. "Jun, how did we get here?" I asked her. "Do you remember a few years ago when everyone doubted me? Remember when you were crying in bed because we had no money and no income? Now, here we are, not a care in the world, traveling, living life on our terms."

Jun thought for a moment, then asked, "I wonder what your professor is up to now?" I pulled out my phone and did a quick search. I had stayed in touch with him over the years and knew he had a government job in D.C., and I knew all government salaries are public record.

I found what I was looking for and turned the phone around to show her what I was missing out on. She looked at the phone and said, “That’s an amazing salary!”

I nodded in agreement. “Yep, it is, and he’s got great benefits too. But we’re on our third month-long vacation this year. Which would you rather have?”

She looked up at me and smiled, “So much for getting a Ph.D.”

A few months prior, in January 2016, I had quit working a job forever. I was 30 years old.

Now, I spend my time doing whatever it is that I’m passionate about, the most important of which is spending time with my family and traveling the world.

I’ve also realized that anyone can achieve a financially independent lifestyle, so I’m tirelessly sharing and spreading my knowledge and stories on my website, my podcast *Financial Independence Through Real Estate*, speaking at events, and hosting my own seminars.



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The key is to build your business and investments around the way you want to live your life, not the other way around. Then, stay laser-focused, even if everyone around you is saying it’s impossible.



Eric Bowlin teaches people how to replace their active income with passive income so they can quit their job and take control of their time.

At the age of 30, Eric was able to quit his job to spend his time pursuing his passions with his family and traveling the world. He has a 500-unit real estate portfolio, a top-10 real estate investing blog (IdealREI.com), and quality training programs. You may have seen him in Trulia, Forbes, Inc, Yahoo Finance, and many more publications.

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CHAPTER 6

A Story of Heartache, Healing, and Hope

by Jenny Landon

May 2014 – Memphis, Tennessee

Jenny, I'm writing to you from a place of heartache and love. Two of my friends each lost a loved one to suicide within the last week. I know everything you've been through and all you've done to heal. Would you please consider writing a letter of hope letting them know that healing is possible?

I read the message multiple times, allowing my heart and brain to fully comprehend what was being asked of me. I took a deep breath, and in that breath, a flash of memories soared through my mind.

June 1999 – I'm standing in a hotel room in Cancun, Mexico.

"Your dad tried to kill himself. 911 was called. An emergency crew arrived."

"Where is he now? I have to get to him. I have to see him! I have to tell him I love him! I have to tell him I'm sorry—I'm sorry I didn't know how much pain he was in. I'm sorry I wasn't there for him when he needed me. Please tell me where he is. I have to tell him...I have to tell him I love him."

I paused just long enough to hear, "I'm sorry, but he didn't make it—they weren't able to save him."

I tried to breathe, but my chest suddenly felt like it had a hundred-pound weight crushing it. I looked at my fiancée and saw the pain in his eyes as he tried to take me in his arms and comfort me.

I resisted and began pounding my fists on his chest. "No!" I screamed. "No, you said he would get better. You said this kind of pain wouldn't last. No!

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This can't be real! I need to be with him. I need to tell him I love him."

My voice trailed off. My body became weak, and I crumpled to the floor, breathless and crying the most painful cry I'd ever experienced. I gasped for air as tears burned down my cheeks. Chris kneeled down next to me and wrapped his arms around me.

June 1999 – I'm standing in the front yard of my childhood home in Longview, Texas.

"I can't go back to California. I've already called my boss.... I quit yesterday."

"Jenny, you can't be serious."

"Chris, I can't go back. I don't know how to live without him."

"Jenny, please. Hear me. You can't stay here. You have to go back to California with me."

"I can't! I can't go back. I can't even breathe—it hurts too much. How can you expect me to go back to the life I was living before he died?"

"You have to try. You can't stay in Longview. We have a life together. You can't just walk away. We're getting married. You've got school to finish. We have plans."

"Chris, you don't understand! Everything I ever did was to make him proud of me and now he's gone!"

The tightness in my chest intensified now that I'd said it out loud. The pain I'd been holding in exploded through every fiber of my being. I could barely stand. Chris took me in his arms. He held me tight as he gently kissed the tears streaming down my face and said, "I know this isn't easy, but you have to start living a life that makes *you* proud."

August 1999 – I'm standing in a classroom at San Francisco State University.

"My dad died this summer."

I tried to catch my breath. I had to tell her about my loss and my current state of mind. She was the fifth professor I'd had to speak with since I

returned to school earlier in the week, and it had not gotten any easier. Just as with all the others, I took her by surprise, and she wasn't quite sure what to say.

Before she could say anything, in a mix of tears and hyperventilated breathing, I blurted out, "He died by suicide. I don't understand. This isn't who my dad was. He was strong. He was kind. He was smart. He was funny. He is the reason I made it out of Texas. He has always been the person who pushed me, encouraged me, and loved me more than anyone else. I need to know what happened to him. I need to understand."

September 2001 – I'm sitting in a crisis center in San Mateo, California.

"So, Jenny, tell us, why do you want to become a crisis counselor and public educator on suicide prevention?"

"I lost my dad to suicide, and I've spent the last two years focused on trying to understand what happened to him. I may never fully understand, but I know I need something good to come from his death. My hope is that by sharing my story with others, then maybe together, we can save lives."

June 2003 – I'm sitting in my master bedroom in Minneapolis, Minnesota.

"Hey Jey ... what's going on?"

I was sitting in the dark, holding our baby girl. Unsure of how long he'd been standing there, I looked up and saw Chris leaning against the doorway with the light from the hallway glowing around him. I looked back down at our beautiful girl who was sleeping peacefully, and I knew that she was the only thing keeping me alive. Tears filled my eyes. My chest was aching from both sadness and fear. I knew I had to tell him, but I was scared. I tried to take a breath, but it felt impossible. I looked up and saw that he was still standing in the doorway. As a tear rolled down my cheek, I quietly said, "I'm scared I'm going to die."

He looked like someone had punched him in the gut, but he moved towards me, kneeled down next to me, and said, "We'll get you back into acupuncture. It helped you after your dad died. I'm sure it will help you now."

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May 2010 – I'm lying in a chiropractic office in Las Vegas, Nevada.

"What would you say has helped you to heal after all you've been through?"

The sun was shining in through the window. I could feel its warmth across my chest, abdomen, and hips as I laid on the treatment table. In that moment, I knew I was safe. I knew I was whole. I knew what Dr. Hetzel was asking me.

The memories that once caused me such pain now played through my mind like a movie. I continued to ponder the question that had just been asked of me, "What's helped me to heal?"

I thought about everything I'd been through and replied, "Over the years I've been really lucky to have the right people in my life at the right time."

After a pause, Dr. Hetzel asked, "Can I challenge you to change one word in what you've just shared with me?"

"Sure."

His beautiful blue eyes sparkled as he said, "You weren't lucky, you were blessed. God blessed you with people in your life to help you through this journey."

Tears began to well up in my eyes, and I shook my head to say no. The day my dad died, so did my relationship with God. It wasn't intentional; I just simply stopped praying, stopped believing, and stopped asking Him for help.

I struggled to speak, but finally managed to say, "No.... Why would God choose to bless me and not others in my family? It's been over ten years since my dad died, and the rest of my siblings and even my mom are still struggling with the intense pain of losing him."

Dr. Hetzel put his hands on mine. He smiled as tears filled his eyes, and he said, "God didn't choose to bless you and not the rest of your family. The difference is that you were willing to accept His blessings and the work that came along with them."

Everything in me began to hurt. The intense pain I had felt so long ago returned. I struggled to breathe as the tears flowed down my cheeks. I squeezed my eyes shut. For a moment everything was dark, but then I saw a memory of myself standing in the first home Chris and I purchased shortly after my dad died. I could see myself standing in front of the large bay window looking out at nothing in particular and yet clearly searching for something.

As I continued to cry in Dr. Hetzel's office, I remembered how I used to be drawn to that window, but there was something different as I saw myself standing there now. This time I wasn't standing alone. There was a figure standing next to me with His hand on my shoulder.

It was suddenly clear to me that while I had given up on God, He had never left my side. I became overwhelmed with memories, memories of choices, difficult choices, all of which had impacted my healing.

With the encouragement of those around me, I had successfully returned to college where I received my degree in psychology, participated in a specialized support group, experienced acupuncture, and then became a crisis counselor and public educator on suicide prevention. Each one of those experiences had been introduced to me by people who had taken the time to reach out and invest in my wellbeing, but ultimately, it was up to me to take action. I often struggled and even had moments when I wanted to give up, and yet somehow, I managed to continuously have the right people in my life to keep me going.

I had unintentionally and unknowingly surrounded myself with people who had pushed me beyond my comfort zone, encouraged me during times of self-doubt, and loved me even when I felt unlovable. Some of those people had been lifelong friends while others were nothing more than a memorable conversation. Regardless, in that moment, I realized that they had been blessings in my life. They had each taken a turn in being the guiding voice I so desperately needed to hear but was unwilling to hear within myself.

I opened my eyes and saw Dr. Hetzel next to me. I was instantly consumed by the love pouring out of his blue eyes when I heard him say, "It's alright, Jenny. You see He's always been here with you."

My tears turned into sobs. I'm not sure how long I cried before I asked, "So where was God when my dad died?"

Dr. Hetzel remained quiet for a moment and then said, "I think you know the answer better than anyone."

I rolled to my side. I could still feel my tears streaming down the side of my face, but my body relaxed, and the pain subsided. After the shudders from my crying stopped, without even realizing I was talking, I heard my own voice say, "I believe God was with my dad. I also believe He was with me. The difference between us was that my dad was too sick to hear God's guiding words."

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As I returned from my memories, I read the message from my friend one last time, and then without hesitation, I began to write, knowing that within me was a message that needed to be shared.

Three years, one move, and countless prayers later, what once was meant to be a letter of hope became a published book on healing. Knowing that I couldn't make money off of the pain of others, I started a nonprofit called Growing Out Of Darkness also known as GOOD. Our mission is to inspire hope, wellness, and gratitude even in the midst of crisis. We donate copies of *Growing Through Grief* to individuals and organizations in need.

As a result of this book, my speaking career was reignited after taking nearly 14 years off to focus on being a full-time mom. In October of 2017, just a few days after the Las Vegas shooting where 58 lives were lost, I received a call from a friend who had read my book. She asked if I would come back to Las Vegas to speak on spiritual healing. It was an honor and a privilege to speak on a stage and to have the opportunity to connect with those who'd been impacted by the tragedy.

Once again, thanks to someone in my life, I'd been given an opportunity to step out of my comfort zone and take action, which allowed me to come full circle in my own spiritual healing. Las Vegas will forever hold a special place in my heart. It's where I rediscovered my spirituality and then seven years later, for the first time ever, shared my full story of heartache and healing with the hope of helping others.

Since then, I've had the honor to speak to audiences across the country about a variety of topics including postpartum depression, the power of our words, and achieving success even after experiencing great loss, but my favorite topic to share with an audience is healing. Too often I've heard people say things such as, "It's impossible to heal from a loss such as suicide. It's not something we can ever get over."

I'm sharing my journey with you so you will know that healing is possible. Maybe we're not meant to get over the pain of losing a loved one to suicide, but I believe we can all grow through it with the help of others and the commitment to ourselves.

Jim Rohn famously said that we are the average of the five people we spend the most time with. Based on my experiences, we can't truly grow, change, or heal if we're just along for the ride. I believe we are the product of the people who we allow to influence our actions regardless of how much time we spend with them.

Blessings come in and out of our lives every day. Are you able to recognize them, and are you willing to do the work?



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Our ability to heal isn't determined by the amount of time that's passed, but by what we do with that time. We can't truly grow, change, or heal if we're just along for the ride. I believe we are the product of the people we allow to influence our actions.



Jenny Landon is the founder of Growing Out Of Darkness, author of Growing Through Grief, and host of GOOD CHATS. She speaks to audiences large and small about intentional living, authentic healing, and meaningful connections, as well as how understanding these concepts lays the foundation for living a life of hope, wellness, and gratitude. Jenny inspires hope while empowering her audience to ask questions, explore options, and take action. To request Jenny to speak, visit www.growingoutofdarkness.org or email jenny@growingoutofdarkness.org

DON'T QUIT

CHAPTER 7

Death to Life

Front Row Seats to Miracles

by Kyle Hoffman

What were seemingly some of the worst days of my life, turned out to be the beginning of a journey to some of the best days of my life.

Losing two children, going through deep depression, and alcoholism is not an easy story to tell. I share in the hope of helping others.

October 28, 2007 – It felt like a nightmare, and I was waiting to wake up. As we sat there listening to her tell us that our 17-year-old son Kyle Jr. was going to die, I couldn't stop the thoughts that were running through my head. I had to believe that God was going to save him and that the doctors were wrong. After all, it's all about what you truly believe. Right?

There's no way God would allow Kyle to die after we had already lost our first child. Would He?

But what if he dies? You can't think that way—Stop it! You have got to believe! Get out of your head! Look at her, I love her so much! How am I going to be strong for my wife? Oh God, please don't let him die!

Mixing, racing thoughts, but I had to keep it together. After all, the last time my wife said, "I felt like I lost a son and a husband."

When our six-year-old son Joey died in 1989, I chose to escape through alcohol and stayed numb as much as I could for a long time. But on October 21, 2003 that all changed. It was the first day of counseling and my first official day of not picking up a drink to numb the pain. At the time, it felt like the first of many horrible days. For 14 years, I had run to the bottle to avoid dealing with Joey's death. Then my beliefs were very different than my beliefs today. Talking did no good. I never listened to hear. After all, why would you when you already have all the answers? "Never show anything

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that resembles weakness. Be strong, firm, and determined!” Life sucked, and I just had to figure out how to deal with it and get through it! “God did this to punish me!” So, any counseling session was all about how I was a victim of life. “It’s all her fault. It’s all God’s fault. It’s the driver’s fault.” It was everybody and everything except me.

But how was I going to do this again? On October 29, 2007, Kyle Jr. died.

I was a very different man than I used to be. It was time to apply some of the teachings and knowledge that were given to me by some great men and women that God had placed in my life over the previous four years.

A couple days later, curled up in the fetal position, weeping, I talked to God. *You picked the wrong guy! I can't do this again! This hurts so bad!* The difference was, this time I was talking to God, and I was talking and listening to people. I was asking questions. The major difference was that I had decided to trust, honor, love, and follow God, no matter what. And when I make a decision, I’m serious about it.

Just under three years later, I was facing challenges in my 16-year-old roofing business. I was sitting in my office crying, praying, and asking God to show me if it was over. Did God really bring me this far to throw in the towel? I was looking back on everything that had happened and doing my best to learn from the past. The combination of Kyle’s death and then the recession in 2008 really impacted me. I was there, but I wasn’t. I had lost my passion and my drive. Though I was showing up and trying to survive, it just wasn’t enough. I remember a time when some people from one of the distributors came to meet with me in early 2009. One of them said, “Think about it this way Kyle, these tough times will weed out the weak ones.”

I remember saying, “Yes, I just pray I’m not one of the weak ones.” Turns out, I was a weak roofer with a weak business.

Since Kyle’s death, I had exhausted all my financial resources, maxed credit cards, cashed out health insurance, and retirement, refinanced the house, and spent all the savings. There was nothing left!

As I sat there in my office praying, a window popped up on my computer screen.

“Business Troubles! We can help....”

What! Was this a sign from God? I opened the email, and it was from Certified Contractors Network (CCN). They were having an event in Miami, and in short, they could change your life. After talking with my wife, we decided that I had to go. We used more money that we didn’t have, and

I went. This was the first critical part of my success story. Today, I say it like this, “Change your business, change your life” I started learning and working their processes and implementing their systems into our business. I went to their boot camps and decided I was all in.

But I also needed another critical piece that I wasn’t aware of yet. And God was about to reveal it to me through a pastor and friend named Phil. He had business experience and knowledge from his corporate days before he became a pastor.

I had learned many lessons in my life up to this point. One of those was a proverb. “Plans fail for lack of advice. Many counselors bring success.” Though CCN brought solutions, systems, and processes, they didn’t bring cash. I still had cash flow issues, and was way behind on bills and I didn’t know what to do.

I was praying one day, and I believe God brought Phil to mind, so I called him. I explained how I was embarrassed to tell him this, but I was in trouble and didn’t know how to tell if it was the end of my business. Phil listened, told me he would take a look at my business, and then sent me an email with all the documents and other info he needed to review with me. We set up a time to meet, and we went over everything together. Phil asked me a lot of questions and took notes on my answers.

Finally, after four hours, it was time. Phil was going to reveal to me his thoughts about whether it was over or not. As I was sitting, watching, and waiting for him to speak. I remembered thinking there was something Phil didn’t know. My wife and I had decided after prayer that whatever Phil said, we were going to do. If he said it was over, it was over. If he said it’s not over, then we would go on, but I didn’t have any idea how. After all, what you don’t know, you don’t know, until you know. I was about to know and learn more than I expected.

Finally, he spoke. “Yes, we can save your business. It’s not too late. But before we do, I have a question for you. Because this question makes all the difference.”

“Is your heart in it? I know all you have been through, and if your heart’s not in it, we might as well plan and file bankruptcy now. This will be a long, hard climb.”

He took a few minutes to share a vision with me of how we would make this work if I did decide that my heart was in it. But first, his advice was that I go home to talk to my wife, family, and other friends and get back to him with the answer.

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The first thing I did was pray. *God, is my heart in it? I am tired. It's been tough. Can I do this? Am I smart enough? Am I strong enough? Am I up for the challenge? It's going to be a lot!* After careful thought, prayer, and meditation, we decided, my heart was in it. So, we began the journey of life and business recovery and rebuilding.

There are so many stories I want to share. All these experiences and lessons have inspired me to publish a blog. I also will have a book coming out next year titled *Lessons from a Grieving Father*.

I want to share two main lessons here.

Several years after Kyle's death, my phone rang. It was my friend Bruce. He asked how things were going. I said, "Well, it's death month, so it sucks." It was kind of like how the deer know when it's hunting season and they flee or hide. This was a very difficult time for me for years. He asked me what I thought about at this time of the year. I told him, "Well, everything. I remember the officer knocking on the door, the ride to the hospital, the thoughts, the news from the doctors, the sound of screams and crying, making the decision to turn off the life support—I remember all the bad stuff. It just won't go away."

After a few seconds of silence, Bruce said, "I'm sorry, Kyle. But, I'm curious, what month was Kyle born?"

I answered, "It was April 15th."

Bruce asked, "What do you think about when that time of the year approaches?" I got excited and started to tell him how I remembered sonogram day, the news about him being a boy, the day Chris went into labor, his birth, bringing him home, oh boy the stinky diapers, his first steps, the first day of school, and I happily went on and on.

After I finished, Bruce asked a simple question. "Why can't you think about those things this time of the year?" This had never dawned on me before. So, I prayed and asked God to help me. This was the beginning of a new mindset for us. Since then, I no longer fear death month because it no longer exists. I'm not saying that I don't remember the bad days, but I choose not to dwell on them like I did before the day Bruce called.

That lesson changed me personally. Another changed everything for me professionally.

I was at a CCN Business Planning Bootcamp, and a man named Charlie was talking with me. I was struggling with all this business stuff I was trying to learn. The fight to clean up the mess that I created was challenging, to

say the least. I was down. I was feeling beat up. As I stood there talking with Charlie, he asked me a question: “Kyle, what do you do for a living?”

As I looked down at the floor, I said, “I’m a roofer, Charlie!”

“Look at me!” Charlie said. “I want you to go home, and starting tomorrow morning, I want you to look in the mirror and say to yourself ‘I’m a businessman who owns a construction company,’ and then I want you to do every day whatever it is you need to do that day to become more of a businessman who owns a construction company.”

Looking back now, I can see how God was answering my questions. Can I do this? Am I smart enough? What I didn’t tell you yet is that I’m an 8th grade dropout. I’ve never completed any other schooling. I dropped out to get a job and work to provide for my pregnant girlfriend, who became my wife.

And I learned a trade.

So, I put a Post-it on my mirror and every day made the bold statement. And every day, I did what I needed to do just as Charlie said to.

I thank God for CCN, Phil, Bruce, Charlie, and so many others. Today my life and business are not just surviving. We are thriving! As a matter of fact, I now coach other business owners, mentor men, speak at personal and professional events, have been asked to be on development committees, and am blown away by the fact that I’m an 8th grade dropout living the life I am living. I do want to say that I do believe in education. If I had more business schooling, I could have saved some time learning “the hard way.”

Our story is not a story of the kind of miracles many people think of. My son was not miraculously healed. It wasn’t the kind of miracle where I suddenly came into some money, and God changed my business in some easy, unexpected way. The near-death of our business caused me to look at myself and the things I needed to change. The death of our sons showed us the value of life and every single precious moment of it. My miracles have to do with what I believed, my heart, how I see life, how I see God, and how I see myself. My miracle is my marriage and my wife. It’s my grandchildren and the time I get with them. Kyle’s daughter has asked me every year to accompany her to the father-daughter dance. I’m so blessed! My daughter Marie moved back home after Kyle’s death. She is now my business partner. She says I’m her dad, her partner, and her best friend.

My miracle is that my heart was, and is, still in it!



TWEETABLE

Changing you will change your world. Many of us want to change. God gives us all the options, the resources, and the people needed to help us change. The real question is, are we willing to do what we need to do to change?



Kyle Hoffman works to live, and his passions are sharing life with family and friends and bass fishing. One of his lifelong goals is to build a corporation that will provide for his family for generations to come. As a business owner, speaker, coach, and author, Kyle is honored to help others grow and make a difference in their lives. Visit Kyle at KyleHoffmanLLC.com to subscribe to his blog and read more lessons from Kyle's front row seat to miracles and to learn more about his coaching and speaking services.

CHAPTER 8

Blindly Following Financial Professionals to Courageously Disrupting the Financial Industry

by Kurtis Drake

I was a teenager in high school living in rural South Carolina. I was on top of the world as I watched my father work his magic in order to close on our first fixer upper. He was charismatic. He spoke eloquently to the family selling the old farmhouse to arrive at a win-win scenario. We were living the American dream! This experience was where I first developed my affinity for real estate. I was hooked, and the fire in my belly was ignited. We were off to the races!

Only a couple of months into this project, Dad unexpectedly became terminally ill and passed away shortly thereafter. Renovation progress on the farm came to a screeching halt, and my dreams of learning from a pro were squashed. I was forced to grow up quickly and learn some tough adult life lessons before I was prepared.

Soon after Dad's passing, the professional sharks started circling. As luck would have it, there was a hungry, eager financial advisor who entered into our family's life just at the time Dad's lump sum death benefit was distributed. She was nice, very chipper and was always in a great mood. For all intents and purposes, she was likeable. She began helping my mom and my three siblings with our financial landscape, us blindly funneling her money as she assisted our poor, traumatized family. This continued for quite a while, and my family was set up on autopilot. It seemed like fate, but I've since learned this was not the case.

We continued chipping away at renovation projects in the fixer house and made it into a fine home. Concurrently, the real estate market was quickly appreciating. Lenders were playing fast and loose with the bank's money,

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and there were some predatory lending practices taking place. A bank approached my mom with a refinance on our home and offered us a new mortgage. My mom had a single income and was raising four kids. The family's debt-to-income was way out of whack, and the bank had no business offering her a mortgage, let alone a mortgage of this magnitude. When the housing bubble in the early 2000s popped, we were underwater, owing about 25% more on the mortgage than the house was worth. We felt helpless, afraid, and confused. As it was put in *The Big Short*, "Our investment strategy was simple: people hate to think about the bad things happening, so they always underestimate their likelihood." We took the bank's word that we were sitting on a gold mine of a property and that it would continue to appreciate exponentially. We definitely underestimated the likelihood that our home's value was going to be impacted by an upcoming financial crisis.

Suffice it to say, my curiosity was piqued by the debacle our family was in and our work to dig ourselves out. I now had even more interest in learning about how money, financial systems, and mortgages worked. *How did we get here? How do we get out of here? How do we not wind up here again?* The school of hard knocks was determined to educate us. We got our teeth kicked in.

We determined to stay living in the fixer house as there were sentimental ties to Dad in it. We drew social security, cut expenses, created and lived by a cash flow statement, and brainstormed ways to increase income. We were determined to not walk away from a project on which we'd worked so hard. We played Rich Dad's Cashflow board game and began to piece the puzzle together.

I began surrounding myself with mentors, taking financial education courses, and reading books to expand my own financial literacy. I started questioning the status quo on my journey to achieve financial success. I went on my own path to financial freedom through real estate and creating businesses. Since I couldn't simultaneously fund my real estate empire for growth and continue funneling cash to my family's financial advisor, I pressed pause on her for a bit. Otherwise, I'd never get to where I wanted to be.

I needed to understand how money worked. I got licensed as a mortgage loan officer. Throughout the quest to understand finances, I became educated on how to prudently use leveraged real estate to amass wealth. If it weren't for mortgages, I would not have been able to grow to the level I'm at today in my personal portfolio. It's sometimes crazy to think that the very culprit that got us into our mess all those years ago was the very tool that helped me catapult out of it (albeit used much differently nowadays than we did back then). Through this vehicle, I could help to:

- 1) continue to strategize for mortgages for our own real estate business and
- 2) help borrowers plan a financial design for one of their largest purchases in life.

Win-win! One especially rewarding client for me was when the team helped a single-income mother responsibly qualify for a mortgage—one in which she more than had the capacity to repay. For those homebuyers who are also looking to talk wealth-generation, I love to do financial goal-setting with them as well! This supports them on their own path to grow their monthly cash flow and net worth.

A couple of years ago, my husband Ryan and I sat down with our business associate Nola where we all discussed the option of expanding our real estate business, allowing us to take on more clients and have them join alongside us to experience the investment realm. We would partner with those that already knew, liked, and trusted us in our expanded real estate syndication business.

While gearing up to expand, Ryan and I took a securities licensing course. We have continued to educate ourselves throughout our investing career. This course was aimed towards helping new financial advisors pass their licensing exams. It was an interesting class, but we were mainly wanting to see what level of instruction these professionals were getting in order to qualify them for giving advice to consumers.

On the last day of the class, our instructor informed us about the legal need to disclose everything when meeting with prospective investors. He said it was perfectly acceptable for the financial advisors to receive award vacations and to sign their clients up with stocks, bonds, and mutual funds that may not be in their best investing interest as long as that aspect is disclosed. As this resonated, we scanned the room to see if the other students were as shocked as we were by this statement. To our chagrin, our peers were nodding in agreement. We were disgusted. At this moment, I couldn't help but wonder if the financial advisor our family had entrusted all these years had received a vacation or other perk for one of the financial products she placed our family in.

Shortly after completing our securities licensing course, I began to do a deeper dive into my family's financial plan, which had been laid out by our advisor. We had several phone calls with her, and when I asked about the plan, trying to develop a better understanding for why certain financial instruments were advised instead of others, it seemed as though there may

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have been an educational gap, or that I was providing some insight she had never before heard of or considered.

She nonchalantly dismissed the fact that approximately a third of the assets initially sent to her to manage a couple of decades ago were now gone and were placed in a non tax-advantaged growth fund. Her response was the stock market is volatile and goes up and down and looks like I happened to catch the account in a down cycle. When I countered this was ironic due to the president boasting we were in the greatest stock market boom in history, she expressed the solution would be to pony up more money into the already bleeding account for investing into the mix. I'm sorry, what?! She informed me it was quite normal for clients to plan to live in retirement with less money than what they had grown accustomed to in their working years. After all, in many cases, their expenses go down after retirement, and they can afford to take the lifestyle hit. This was depressing.

I asked myself, "So, people go to work their entire adult lives and work hard so that they can shrink their lifestyle away in retirement?" No thanks, hard pass. The path for us was clear. We needed to undo as much of this rhetoric as we possibly could.

These conversations would serve as the impetus for Ryan and I to start Prosperity Aid, LLC. While sitting down and plotting out our mission, vision, and values for this business, we made the decision that we didn't want to open up our investment offerings to solely high net worth individuals. We wanted to be able to help folks like me and my family, people who are average and hard-working, those who may need education, some financial literacy, and support with bridging the gaps in their own financial journey. We have a vision of helping and partnering with one thousand investors who would not have previously been exposed to alternative investing assets.

There's a Zig Ziglar quote to which we hold ourselves accountable: "You will get all you want in life, if you help enough other people get what they want." Our aim is to help people realize cash flow now and in retirement without depleting their principal basis, thus not having to hope their life runs out before their retirement savings does. All too often, we've spoken with prospective clients on our initial intake meetings who have echoed our old financial advisor's sentiments. They say their best hope is to die before their retirement money runs out. This doesn't have to be the case, and we're on a mission to shift the paradigm.

In my office, I have a picture of the exchange between Lewis Carroll's Cheshire Cat and Alice. The cat calls attention to the fact that if Alice doesn't know where she wants to go, it doesn't matter what road she takes to get there. Our team's job is to help clients gain clarity on where they want to go.

In the housing crisis in the early 2000s, numerous families lost everything. That did not have to be the case. If consumers trusted but verified the information their financial professionals were telling them, if borrowers were prudent and taking on responsible mortgage debt, and if financial advisors were helping their clients instead of focusing on expanding their wallets, things could have played out much differently.

I was recently on vacation with some friends. One day while we were sitting out by the pool, one of the friends asked when was it going to be enough for us? Acknowledging we'd been fortunate enough to have had some business success over the past 12 years, he wanted to know when we would stick a fork in it. I mulled it over for quite a while. He had a point. We had technically, probably, made enough money to put the business on autopilot. But it isn't really about the money anymore. It's about a movement. After consideration, I don't think it'll ever be enough.

As long as there are clients to help with wealth planning, I feel like I'm on the right trajectory, and it is my calling to help. I don't have any plans to wane any time soon. As it stands today, the odds aren't in the average family's favor. I want to ensure our business continues to help others in similar circumstances so that they do not have to go down the same financial path. My goal is to share my story to help them attenuate the odds and to help others in similar circumstances so that they do not have to go down the same financial path.



TWEETABLE

Don't be afraid to upset the status quo. Trust your financial professionals, but verify they're operating in your best interest. After all, you're the one in control of your destiny.

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Kurtis Drake is a seasoned real estate entrepreneur, mortgage and wealth strategist, and co-founder of Prosperity Aid, LLC serving as a real estate fund manager. Kurtis and his team work with clients to educate them on attaining wealth through strategic real estate investing.

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CHAPTER 9

The Gift of Life Is to Be Cherished

by Heather S. Coombes

I am sitting in my motorized wheelchair in a doctor's surgery, waiting patiently as he scans his dermatoscope across my skin. This is my yearly mole check. Suddenly, his instrument hovers over a small section of my right leg. He quietly says, "This lesion looks suspicious." My brain starts to go into overdrive. My heart thumps. *What does this mean? What treatment is necessary?*

"Would you like me to refer you to a dermatologist?"

In a feeble attempt to sound decisive, I say, "Yes, please." I want the least complicated road, given that I have a complex neurological condition, cerebral palsy. I do not want further difficulty. On both legs I also have leg swelling, otherwise known as lymphoedema, which compromises healing of the skin.

My dermatologist is a character. He talks ninety to the dozen and does not let me get a word in edgewise. He is brisk in movement and brusque in manner. He examines my legs, not only finding the original trouble spot but two others. His first words are loud and abrasive "YIKES!" Hardly the reassuring bedside manner I crave. He explains forcefully that I have to wear compression stockings to reduce the swelling. I protest. Previous experiences with this form of treatment remind me that compression is very painful on my nerve-damaged legs. He dismisses me by saying, "These possible melanomas will kill you if we are not careful. We cannot operate for their removal until you get the swelling down and test for circulation quality in your legs."

I ask him, "Can I take my long-planned-for holiday before the operation?"

He looks at me firmly with a shake of the head saying, "I think you know the answer to that!" In an instant, my life has changed. I go home alone in a

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wheelchair accessible taxi feeling despondent. The driver knows nothing of my ordeal and chatters on about his Bulgarian mother who is a fortune teller. Normally, I would be fascinated, but not today!

I share the challenging news with my family and start to cry. I think the worst. My mortality looms large in my heart. I still have work to do in my vocation of retirement. I still want to pastorally care for people as a representative of my church. I still want to take church services. I want to write. I want to swim. How could these be taken away from me? *What is death like?* At 64, I don't want to say goodbye to my loved ones yet.

I go through the motions of the necessary tests. However, the pulling on and off of compression stockings by my personal care workers, who assist me daily, is excruciating. Despite their attempted gentleness, the pain is unbearable. My therapist eventually tries compression bandaging which is a much more comfortable alternative. I begin to breathe again.

I eventually return for surgery with reduced leg swelling. The smiling, kind-hearted surgeon's approachable manner reassures me. He removes three lesions while I am still conscious, but with the local anesthetic, I feel nothing. While stitching me up, he talks matter-of-factly about his involvement in the Sydney to Hobart Yacht Race.

I am sore when the pain relief wears off but relieved this part is over. The surgeon warns me that there is a distinct possibility that I need a second lot of surgery to expand the skin margins, ensuring all parts of the lesions are removed.

Later I receive the test results with the welcome verdict of one benign growth and two Grade 1 melanomas (the best kind you can get). Exultation! I feel like jumping over the moon. Life is precious.

However, I now go to a plastic surgeon for wider excisions. The second surgery concludes, complete with the incision shaped in the letter "Z" engraved with a scalpel on my right leg. This reminds me of my childhood masked superhero, Zorro, who slashes his "Z" trademark on a wall each time he successfully completes his daring mission. I don't feel heroic though. My energy has been spent like a deflated balloon. I lose my "umph" after this second bout in the surgical boxing ring.

The specialist recommends that I do not exercise for a week on my lower limbs for fear of breaking the sutures and damaging the skin. People with cerebral palsy, like me, need to exercise rigorously daily to maintain mobility and to reduce muscle tension. So, this prohibition comes at a cost. I cannot

swim, which normally loosens my tight muscles. I cannot do my leg raising or my hip flexions.

Post-operative weakness means that when I return home, I cannot get into bed independently as I used to. Even at the peak of my physical condition, pre-surgery, it would take me two hours to prepare for sleep—from turning off the TV to my head hitting the pillow, exhausted.

My mother realizes the enormity of my struggle to retrain my recalcitrant legs to swing onto the bed. Towards the end of Mum's six week evening ministrations and targeted exercises, things are not going according to plan. With my brother's help, we turn the bed around another way, in the hope that my body will be able to navigate the new position. Alas, it is not to be!

I start to weep uncontrollably as I sit wearily on the edge of my bed. Facing increasing dependence is not an easy hurdle to surmount. More desperately, I think that I have to enter an aged care residential facility to receive extra care. I am too young to lead what I perceive to be a more restricted life.

A ray of light begins to shine through an opening door though, when my Australian National Disability Insurance Scheme planner visits to review my eligible government funding for the next year. She listens empathically to my dilemma. "Why don't you employ evening carers to assist you into bed? We could supply funding for that. That way you can stay in your own home for much longer." I could kiss this compassionate government representative, but methinks that may not be appropriate! A weight is lifted from my shoulders and hope clammers up like an excited child in my spirit. God bless angels in disguise!

God-sent angels, usually in human form, have popped up with regularity throughout my adventurous life. Their mission is to lighten my load, sometimes nudging me in new directions. The new gentle evening carers, now enlisted, continue in that wonderful tradition.

I now sleep for longer and have more energy again to spend on activities which are important to me. I imagine a return to sitting alongside hurting people, trying to listen carefully to the feelings behind their words. I like to minister with aging folk particularly. My passion for writing combines with my dream of contributing to disability awareness education. I like to also encourage others by speaking of faith in Christian communities.

What lessons do I learn through this latest big challenge? There are enough to last me a lifetime. I often mine more nuggets of gold through difficulty than when my life is easier.

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Firstly, the gift of life is to be cherished. It is not until it is threatened that I value its treasure again as well as its potential to renew.

Secondly, I need to challenge my sometimes pessimistic self not to think the worst when circumstances become difficult. What initially seems to be a full stop in life is only a comma. Sometimes, an apparent dead end turns out simply to be a fork in the road. New possibilities unfold every day.

Thirdly, struggle does not mean I have to bear it alone. I believe God provides companions to undergird me on the way, as well as challenge my false assumptions and biases. Occasionally, my fierce desire for independence blinds me to what my body is trying to tell me. In this experience, I, once again, learn the value of accepting assistance from others. That way, my finite energy can be channeled from mere survival into more productive avenues.

I still do not have the macho panache of my childhood superhero, Zorro, but my right leg is permanently branded now with a “Z” to remind me to bring a thoughtful zest for life to the people I love and also to those who I am privileged to have in my circle of influence.

Finally, I am thankful for many things—not least of which is that now, as an unexpected by-product of my treatment, I have legs as skinny as a sea gull’s! What more could I want?



TWEETABLE

Life can be difficult living with a physical disability, but apparent dead ends are often forks in the road, navigated with the help of “angels in disguise” who focus our energy on important issues. Life is precious and encourages us to bring thoughtful zest to our mission.



*Heather S. Coombes is a retired chaplain with 20 years experience working in aged care. She is a Uniting Church minister living in Queensland, Australia. Heather has a lived experience of physical disability—specifically cerebral palsy. Her continuing interests are providing disability awareness education and offering pastoral care and preaching in faith communities. She is the author of a memoir/handbook *Marathon Wheeler: Living with Physical Disability* (Bloomington, Ill.: Westbow Press, 2016). *Marathon Wheeler* can be ordered through [Amazon.com](https://www.amazon.com) or www.heathercoombes.com Heather is happy for connection via email hcoombes@integritynet.com.au*

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CHAPTER 10

The Road Less Traveled to Self-Made Millionaire by the Age of 30

by Andrew Jarrett

“Mr. Jarrett, unfortunately, in your case, there’s no way out but to file for bankruptcy. That will alleviate all your debts; however, you will be unable to get loans for at least seven years,” said Mr. Bankruptcy Attorney with no hesitation. Coming to the harsh realization that I had lost everything I had worked for was devastating. I was angry. I wanted to scream. I did not want to accept this outcome. *I’m in my early 20s. I buy and sell houses. This is not supposed to be happening to me. I am supposed to be living my dream!*

My father taught me the value of hard work at a young age. While I was growing up, he was always traveling for work. I hardly saw him; on a good week, he would sleep at home twice. Watching this made me realize how much I did not want to be away from my family five days a week while building someone else’s dream. I knew I wanted to be financially free. I just didn’t know how I would get there. I also knew that conventional wisdom dictated that you needed to have a college degree to be a high-income earner. Only problem was, I hated school.

My father eventually got sick of traveling as well and decided to branch out, starting his own company. This new venture came with several obstacles. He lost his salary, had to live on savings, and had no guarantee that he would be successful. Even though he was still working very long hours, his attitude was different. It was very noticeable. He was doing something he loved, and he was turning his dream into a reality. During this phase of his life, my father also started looking into real estate investing.

One day, my father gave me a little black book written by Russ Whitney, *Overcoming the Hurdles & Pitfalls of Real Estate Investing: What the “How*

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To" Books Don't Tell You. I read that book and fell in love. I saw a path to the work-life-income balance I wanted, without having to go to school for 6-8 years. After reading that book, I dove into several others. I was nonstop reading. I couldn't get enough. I read the famous *Rich Dad Poor Dad*, and then one that really hit home was *Cashflow Quadrant*.

I still remember the euphoria of buying my very first real estate property as if it happened yesterday. We knew of a property that was selling for under market value, put it under contract, did minimal work (drywalled and painted a closet and one bedroom), and made \$14K on that contract flip.

From there, I got my real estate license and started doing more fix-and-flips. I was also looking for owner-financed rental properties because I didn't have enough money to finance one on my own. As I started to make some sales from being a realtor, I made sure to save up all my commission money to be put towards a rental property and my dream of financial freedom. In parallel to that, I started a property management business with a friend.

During this time, I became good friends with the owner of the real estate sales company where I held my license. Him, his brother, and I often got together, and it didn't take long before opportunities started to come up. One such opportunity came from a family member of theirs. He told me how he was raising a lot of private money for this great investment where you could double your return within an incredibly short time. "WOW!" I thought.

It was a non-real estate investment, which I knew nothing about. However, I looked at the return on this investment and thought about how many cash-flowing properties I could purchase with that return. *This could be the seed money I needed to build my dream!* He had the "look of success": nice cars, expensive suits, and all the other flashy items. I also trusted him, as he was related to friends I'd grown close to over the years. I handed him several checks, all my life savings from real estate commissions, flips, etc. All my liquid cash was invested. The investment sounded so good, and had such a short timeframe, that I even took on large additional credit card cash advance debt to increase my gains.

This person took off in the middle of the night with money from everyone who had trusted him to invest on their behalf, including all of mine. We reached out to the authorities and found out he was wanted in two other states for the exact same thing. He had taken millions from investors and had a very long rap sheet. The FBI got involved and eventually caught him. He did not give up easily, and it turned into a high-speed chase where they ended up running him off the road. He is currently serving three consecutive five-year prison terms.

This taught me several other valuable lessons: Never put all your money into one investment. I invested more money than I could afford. I also learned to never invest in what I do not fully understand. The feeling that I was missing out on great, quick returns had tempted me to make poor financial decisions. Most of all, I learned you must do research on whoever it is that you're investing with. I now know that FOMO, fear of missing out, is a common rookie investor mistake. Had I taken the time to fully understand what I was so eager to put my money in, I would have known that this investment, which seemed too good to be true, was just that.

All my money was gone, and I had a very large credit card debt to pay. I had flips in the middle of being done which I could not finish. I lost sleep and was in complete despair. It was time to consult a bankruptcy attorney.

I remember walking into his office. Everything seemed like it was in slow motion. I kept thinking to myself, *How did I end up here? Is this the end of my dream? Should I just give up and get a job?* As the attorney gave me no option but to file for bankruptcy and keep nothing, I remembered all the times my father could not be home because he was an employee for someone else and how things changed for us once he was able to be the owner of his own business. In that very moment, I had a sudden turning point. It was like a wave of determination came over me.

I decided then and there that I would not give up. I would overcome this setback. I would not file for bankruptcy.

To raise some operating funds, I sold my property management company to my partner. By this point, we had built the company up to managing over 100 doors comprised of mainly single-family homes and some smaller two and three-building properties. It was a hard but necessary choice to make. Not long before, I was working towards my dream of becoming a full-time investor, and now, I had to report to work at 4:30 each morning for back-breaking manual labor.

I spent some time working for a national hardware chain moving heavy appliances from the top shelf to the floor with a harness strapped around my chest and waist. Another job had me installing insulation in cramped crawl spaces that otherwise were only occupied by feral cats. I did whatever it took to generate income during this time, including odd jobs and maintenance work. However, I didn't do it all by myself. Whenever I could, I would find a contractor who was willing to negotiate a better price than what I had agreed on with my client. This skill for negotiation would come in handy later.

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Getting up before the sun every day was a constant reminder that this wasn't the life I wanted for myself. I would come home after my W-2 job, take a quick shower, and dive straight back into my real estate business. I built my website from the ground up and spent a lot of time on the phone taking incoming leads, doing broker price opinions for banks, and cold-calling for listings. I learned a lot about marketing during this time; if I hadn't, my real estate business wouldn't have survived. Just as I lifted so many heavy appliances and crawled out of so many tight places, I also elevated my heavy dreams to reality and crawled my way out of despair.

In a short timeframe, I was able to save up money to quit my W-2 job and eventually pay off all my credit card debts. There is a large lake in my hometown, and the houses on the lake are the most expensive houses in the area. I was able to land a big lakefront listing and sell it. This, combined with my odd job income, gave me enough of a savings to go back to real estate full-time.

By the age of 30, because I decided to persevere and take the road less traveled, I was able to build a personal real estate portfolio worth several million dollars, with a very healthy cash flow that allows me to have the financial freedom I have always dreamed of. Being blessed with the ability to be financially free, it is now my passion to help others achieve the same blessing of financial freedom through real estate syndications.



TWEETABLE

“A smooth sea never made a skilled mariner.”

– English Proverb



Andrew Jarrett is currently living his dream as a full-time real estate syndicator living in Florida with his wife. He currently owns over 200 apartments in Western New York and is a general partner on 265 apartments in various states through syndication. His journey was paved with a variety of experiences from manual labor to owning several businesses after his financial recovery, although real estate was always at the heart of it all. He knows first-hand that the right (or wrong) opportunity could change your life forever. For more information about multifamily investments or real estate in general, schedule a call at www.JarrettCapital.com or through www.facebook.com/JarrettCapital/

DON'T QUIT

CHAPTER 11

The Third Time's the Charm

by Jeff Wimmer

As the aircraft taxied to the terminal of my home airport, I was still enjoying the feeling of accomplishment, having put another deal together six months after the first fell through. The past few years had been a stressful roller coaster, absorbing most of my waking hours and causing many sleepless nights, and I was relieved to finally put this chapter behind me...until my cell phone connected to the network and the message loaded...“We have a problem.”

I'd started the company 40 years earlier with my college buddy Todd when my intended career in politics got derailed. After interning in state government, I volunteered as an “advance man” in the election campaign of a highly respected lawyer and senior state legislator. We were all blindsided when three weeks before election day the news broke that he'd been practicing law for 20 years without completing his bar requirements.

My idols as a child were entrepreneurial inventors. I spent my free time building things, from model airplanes to motorbikes. To fund my projects, I held down a paper route, did chores for neighbors, and mowed lawns. I paid my way through college with a variety of independent contractor opportunities which were much more interesting and lucrative than flipping burgers for minimum wage. Lacking a “plan b” after the campaign loss, starting a private weather consulting company with Todd in a nascent industry where we had to make everything up as we went along seemed like a perfect fit for me!

Todd was a true snow and storm fanatic. During college, whenever it snowed, he would run outside in his underwear to check the thermometer nailed to a nearby tree. When not in class, he earned date-money as a radio weathercaster for local stations and got reprimanded more than once for using university facilities and data to make money with his “side business.” That side business provided our first service offering providing weather broadcast “feeds” to radio stations across the country.

In the mid 70s, there was one main company providing weather broadcasts over telephone lines for radio stations. As their service was exclusive to a

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single station in each broadcast market, the other stations were eager to find a competing service. With a little seed money and lots of coaching from Todd's businessman dad, CompuWeather was born and almost overnight became #2 in the industry while we scrambled to keep up with the growth of a 24/7 business.

After a few years, Todd became restless, and his original ambition of becoming an on-air TV meteorologist re-emerged, so my next role was as his "talent agent." Starting with part-time and weekend positions on small-market stations, Todd honed his skills, progressed to larger markets, and was ultimately hired by a Boston TV station where he achieved recognition for his coverage of "the perfect storm." This success eventually led Todd to leave the business to pursue stardom.

While Todd was pivoting to a TV career, the company was encountering increasing challenges including competition with other private sector weather companies and smoldering resentments from the government National Weather Service who viewed us as encroaching on their turf. The business needed to evolve to ensure its long-term sustainability. The solution came in the form of a connection I made with another meteorologist, Tore Jakobsen.

During his college years, Tore had provided weather forecasts for his dad's shipping operations office, leading to his founding a company which specialized in servicing the shipping industry. We really got along well and believed a merger would benefit both companies. The combined company now offered marine, land, and forensic weather consulting. Manufacturing began moving to Asia in the early 2000s and both raw materials and finished products needed to be transported by ship, and our maritime division grew along with that industry. Shipping operations offices also began moving to Asia to follow the cargo. Tore regularly visited our customers in Europe, the USA, and South Africa, so when somebody had to go see the customers in Asia, I volunteered!

I was stunned on my first visit to Singapore to discover all the newly built shipping operations offices with amazing views in high rise office towers. An early visit was to a ship management company running 200 ships, but only using our service for a few of them each month. After speaking for a short while, they challenged me by saying that they didn't much need our current services but were curious if we could develop some cutting-edge approaches to address their other data needs. I realized that we had all the elements but hadn't yet assembled them into an offering. We quickly cobbled together a service which became known as "business intelligence for the shipping industry," and almost overnight became the industry leader

in servicing larger fleets. But along with that growth and success came a whole new set of challenges.

Innovating an industry can be exciting, however, it requires investment in new technology and systems. As time went on, big competitors noticed our initial success and began picking off our customers and replicating our services. With their deeper pockets, better technology, and worldwide sales forces, it was all we could do to stay even while dealing with pricing pressure and growing overhead costs.

The next crisis came when that customer who had first challenged us to develop new services now began demanding that we develop new, more sophisticated technology. We assured them we were committed to fulfilling their requirements, yet we didn't have the resources or time to start from scratch. I remembered a UK based firm that we had worked with in the past who had the expertise in developing the technology that we needed now. I reached out to them, and we agreed on a plan for them to develop the solution to fulfill the customer's requirements. As we got to know each other, the UK firm's owner and I hit it off, and they were similar to us in size and culture. Over time, he and I began casually discussing merging companies.

A few months into the project with the UK firm, the largest industry trade show took place. At that show, the North American President of our largest competitor stopped by our booth and invited us to visit their New York office "to explore joint venture opportunities." He and I also got along well, and the discussions soon turned to their acquiring us. A non-disclosure agreement (NDA) was signed, and after a few months of talks came a letter of intent (LOI). Next, we were given a long list of things to assemble for the due diligence to commence after the 2017 holidays. Our management team was excited and put long hours into fulfilling the extensive requests. The torrid pace continued until the due diligence team and executives flew home, after instructing us to stand by for board approval followed by the contract. The deal would then close by summer. All throughout the process, the nonstop stress had impacted my health, but I had to keep plugging away.

As difficult as the due diligence was, the waiting was worse. After five or six weeks dragged by, their COO requested a meeting and came to New York. He said while they were still keen on acquiring us, their board had them focused on fixing some prior deals which had not gone as planned. We were requested to "kindly" stand by for one year after which they would restart the process.

After advising the staff that the sale of the business was on hold, morale at the company hit a new low. I was really depressed, having lost my hope for an end to this saga. However, I couldn't show my disappointment and

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needed to keep going. It took a huge effort each day to put on a cheerful and encouraging public face and paint a positive and hopeful picture for the staff.

While under the NDA, I couldn't tell the owner of the UK company about the potential sale. After the first deal was put "on hold," I was released from the NDA and I shared the whole story including the fact that I wasn't going to sit still and wait a year and wanted to resume our merger discussions. His reply was that instead of merging, he now wanted to buy us! The prospect of another deal reinvigorated the staff, and everyone was delighted that this time the buyer wasn't a humongous public company.

As negotiations proceeded from August through December, we began working closely with the UK team to build out the global IT structure. Daily "stand-up" video conferences and frequent overseas visitations increased everyone's enthusiasm. In December, we traveled to the UK for an intense week to finish mapping out roles and responsibilities of a combined entity and finalize the planned business structure. There was a celebratory dinner, and we shook hands on a deal. While I flew home, key people from both our companies visited the London headquarters of that same large shipping customer which I visited in Singapore years ago to share the good news of our joining forces. Our people were surprised to be met by a newly hired executive who introduced himself as overseeing the overhaul of the customer's information and operations systems and now the contact for both our companies. During that meeting, he was clear that his plan was to explore competing services and replace us...hence the "we have a problem" message when I landed and powered up my phone.

With my hope for an exit dashed once again, this time I was truly deflated. The holiday season was not very festive for me. Now that deal #2 had blown up, I barely left my apartment all through Christmas and New Year's 2017. While trying to figure out what to do next on both sides of the ocean, the daily videoconferences continued. I struggled each and every day to exude a positive image. After being blindsided, both teams were pretty despondent and seemed to have lost hope. I reminded everyone our company's services were essential to the customer's operations and it would take some time to replace us. This resonated with them, and in spite of the uncertain future, the development team continued to build out the infrastructure for combined operations.

Our UK partner took the lead in researching data and service requirements that the new director had provided while building rapport with him and demonstrating their specialized marine expertise and IT development capabilities. Slowly, the new director came around to view them as allies, and as that relationship developed, tensions began to ease. Once it seemed

that our companies could likely retain the customer, we resumed our regular communications and put the deal back together again.

The pace of the new negotiations quickened over the next couple of months and we agreed to be in contract in May and to close the transaction by September 1st. After executing the contract in mid-May, we jumped into long days of working through the details and complications of reconciling international corporate structures, tax law, labor rules, and coordinating both operations. One lesson I have taken to heart over the years is to hire the best people available to work through important deals. The legal professionals on both sides were top-notch, and as a result, the process could not have gone smoother.

Each time I got knocked down when a deal blew up, I got back up, displayed a positive attitude, rallied the team, kept urging everyone forward, and created a new vision as to how we were going to ultimately succeed. “It’s not how many times you get knocked down that count, it’s how many times you get back up.”

Don’t quit!



TWEETABLE

“I am not judged by the number of times I fail, but by the number of times I succeed, and the number of times I succeed is in direct proportion to the number of times that I can fail and keep on trying.” – Tom Hopkins



Jeff Wimmer is a highly respected serial entrepreneur leading multiple companies to success as an innovator, visionary, disruptor, and master negotiator.

Jeff is a 25-year member of the Entrepreneurs Organization, and has served on the board of the New York Chapter. He is passionate about learning all things business and constantly encourages his teams to learn and grow. Jeff serves on the boards of his companies, is an active investor in start-ups, and shares his experience to mentor others in achieving their goals.

Jeff has boundless curiosity and is an adventurer, world traveler, pilot, and Argentine tango dancer. Contact Jeff Wimmer at jeffwimmer@gmail.com

DON'T QUIT

CHAPTER 12

Fighting Demons

A Simple Way to Help Anyone With Chronic Pain, Stress, and Anxiety

by Dr. Amy Novotny

Sometimes we are our own worst enemies. The demons we have inside us are often worse than the ones we face on the outside. It can take a fortunate encounter with someone famous like Robert Kiyosaki and receiving his approval in order for us to believe in ourselves.

Imagine someone told you that breathing through a straw or into a balloon could help you get out of stress and pain. You would think that person is crazy, right? Well, I used to think that, and now I tell all my friends, family, and acquaintances those very words—this can help you. Let me explain....

I graduated from the University of Delaware with a doctorate in physical therapy in January 2009, valedictorian of my class and having never received a grade lower than an A in all of my schooling since elementary school. It was a huge accomplishment for me, not the perfect grades, but knowing that I worked hard to absorb and learn as much information as I was given. I was the classic perfectionist and hated making mistakes.

I had many job offers when I returned to Arizona to start my new career, and I was excited to begin making an impact. I slowly developed a name for myself in Chandler, Arizona as a good, solid physical therapist. I applied all of my schooling and did a pretty good job, except for one patient population—the dreaded chronic pain patient. I had decent success with this patient, but like many physical therapists, I preferred the relatively uncomplicated cases of post-surgery, sports injuries, weekend warrior injuries, overuse injuries, etc. Coming from a perfectionist mindset, it bothered me that I couldn't completely heal people in chronic pain. I had aced all my courses and thought I had good information about the body, but it wasn't enough.

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After five years at that job, my life changed with one conversation. I was recruited to become the physical therapy director of another clinic in town. I had felt stagnant and wasn't learning and progressing as much as I had hoped, so I jumped ship. I left my job and took the new position, but the caveat was that I had to begin learning about the diaphragm and breathing. I began taking courses through the Postural Restoration Institute and learned a whole new way of thinking about the body. I learned about the diaphragm and how the muscles inside our trunk attach differently on each side, which affects our body position. I began to study and see that breathing, and specifically how we breathe, affects our body in more ways than just providing us with oxygen to survive. There was a connection between the technique of breathing and movement, pain, stress, and more. I could see potential in how it could help many of the complaints and symptoms my patients faced daily. While I understood the concepts intellectually, I didn't have the knowledge, methodology, and confidence to apply them to my patients at that time.

The mental struggle set in, big time. The traditional physical therapy I had learned in school was what was accepted not only in the medical community but also in society. I felt in my heart that I had stumbled onto something very big, but I didn't yet know how to communicate it effectively nor did I have the confidence. I decided to begin practicing breathing daily. I knew that in order to be a true teacher, I needed to be practicing what I was teaching. At first, I continued my same daily strengthening regimen, but I threw in some breathing practice and figured out ways to make it more effective with the use of the diaphragm. At the time, I had just run my fastest marathon to date, 3 hours and 33 minutes on a flat, downhill course. I barely skimmed past the qualifying time for the Boston marathon and wasn't sure I would get into the race. I kept practicing the breathing and struggled daily as I studied this new way of thinking about the body.

A couple months later, I ran a hilly marathon in Duluth, Minnesota in 3 hours and 26 minutes! I felt fabulous during the race and pushed it at the end. I had dropped seven minutes off my marathon training with no other changes except the breathing. Then, three and a half months later, I ran another hilly but downhill course in St. George, Utah and had my greatest race to date: 3 hours and 19 minutes! I was high as a kite after that race. I had no pain and went hiking in the mountains of Snow Canyon State Park for a couple hours that same afternoon. I owed it all to the breathing practice, and I knew it. I was beginning to fight my demons of self-doubt. The issue then became how to put the breathing into a process, learn how to communicate it, and become effective at using it to help someone in pain.

I began implementing the breathing technique with a few patients. I was slowly realizing that what I had learned in PT school was not the complete

picture, and that some of the teachings were not consistent with what I was seeing in my patients. I learned a lot from my patients over the next three years, but I faced an uphill battle in my community. I became very passionate about the breathing, but others were not on the same page. I was putting myself out there with this new treatment and was getting rejected by patients, friends, and even some of my favored physicians. I explained why it was important to learn, and half of my patients were willing to give it a chance, but the other half wanted nothing to do with it. Some never came back. Some told their physician that I was wasting their time. Some plainly said they didn't want to learn it and only wanted traditional PT. For those who communicated with me directly, I quickly changed back to traditional PT. The negative reviews always came back to haunt me whether it was a stern warning from my boss or hearing from a physician that he would not send me patients if I did the breathing. I took those cases hard and personally because I had felt that I didn't know how to communicate effectively enough to prove myself. Many days I went home crying, full of self-doubt. I was in constant turmoil, fighting society's vision of what physical therapy should look like and knowing internally that I was finally understanding how the body worked and could get pain relief, sometimes very quickly, for all patient types, even for the dreaded chronic pain.

I had one bright star and believer. One of Barrow Neurological Institute's top neurologists saw what I had done with one of his patients who had a nerve injury. He saw me help this patient restore muscles and sensory function faster and more completely than any of his other patients with similar nerve injuries who had taken the traditional PT route. He began sending me his most complicated patient cases—people who had had multiple surgeries and no relief, people who had chronic pain but had nothing showing up on X-ray or MRI, people who desperately wanted to avoid surgery, etc. He sent a steady stream of patients monthly that helped me gain some self-confidence back. I still based my self-worth on the success of my patients and took it to heart when they didn't get better immediately, even if they weren't doing what I had asked. Over time, I took note of what worked with patients, what was the best progression of treatment, what cues worked and didn't work, and what specifics of breathing produced the results I was looking for. I then began studying the nervous system and realized how breathing and our nerves are closely related in how they impact our muscles, joints, and movement. I started developing my own process for a breathing technique and body position training. I practiced this procedure over and over with patients, seeing faster and faster results.

I still didn't fully believe in myself. I knew I was onto something, but I figured I would be a clinic physical therapist for the rest of my life. The idea of starting my own practice and branching out with my own business and

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healthcare approach never crossed my mind. I was starting to gain a lot of momentum in my community as physicians started to come see me for their own ailments. The mentality had shifted just a bit.

I also began to be known for helping people with bone-on-bone knee osteoarthritis avoid knee replacement surgery. I had met a local photographer and psychologist who had tried injections, Synvisc shots, anti-inflammatories, and other therapies and was scheduled for a knee replacement surgery a few months out. She agreed to give my treatment a shot, and within a couple visits, she was pain-free in her knee, not needing any more injections or Advil, even for rugged activities like climbing in and out of zodiacs in Antarctica. These cases gave me more confidence, but I was still scared—scared of change, scared of failure, scared of potential success.

I then befriended someone who introduced me to Robert Kiyosaki's *Rich Dad Poor Dad* and *Cashflow Quadrant* books. Around that same time, I had been given the opportunity to travel the world with a photographer to keep him pain-free, and I decided to change up my life. I made sure I could come back to that same exact life after the contract was over because I still craved stability. However, during that time away, I read Kiyosaki's books. I knew then that I couldn't go back to my old life. I had been stagnant even though I was gaining traction in the community. I wasn't making the impact I wanted to make. In my heart, I kept thinking that there were so many people out there whose lives would change forever if they knew this technique. They could de-stress; they could stop taking their anti-inflammatories and pain pills; they could sleep throughout the night; they could increase their focus; they could walk pain free; they could increase their flexibility and mobility; they could increase their strength and power, and much, much more.

I ended the travels after six months and decided to start my life over. I was absolutely terrified. I sold my house and decided to start my own business with my own healthcare approach. The friend who introduced me to Robert Kiyosaki's books also invited me to one of The Real Estate Guys' seminars in Dallas. It opened a new world to me: one of sharing and developing relationships, one of personal development and mindset changes, one of openness to new ideas and building each other up. I had never been exposed to such an accomplished group of people who welcomed new thoughts and ideas. I decided to jump all-in and go on The Real Estate Guys Investor Summit at Sea cruise in March 2019. My old, shy ways came to the forefront initially, but on the first day, I sat down with Russell Grey and told him what I did. He was interested and wanted more. He pointed out Robert Kiyosaki in one of the elevators and said there was a man who could use my help. I said I would love to help him. Little did I know, four days later, I would have my chance.

I approached Robert at a book signing to get his autograph and knelt down to thank him for his books and all his teachings. He kindly asked me what I did, and I told him I help people get out of pain using a special breathing technique. That piqued his interest, and he told me about his hand pain that had been present for over a year from a fall. I said I would love to help him, and he readily agreed to that. I left the room on a high from that interaction. The next evening, he found me after dinner, and we went to a quiet area of the ship. I gave him 15 minutes of breathing instruction with some cueing on his ribcage position, and he was hooked. Shocked, he said the pain was no longer sharp and was going away.

We set up another breathing session in the gym, and I soon heard from other passengers that Robert Kiyosaki was looking for his “body healer.” Robert told me after two sessions that he slept throughout the night without pain for the first time in over a year and he began sharing this with other passengers. I had provided great value to him, and he began opening new doors for me.

I also met Kyle Wilson on the cruise and later joined his Inner Circle Mastermind. He hired me to treat him, and he was so impacted by the technique and the relief he felt that he has had me lead his Mastermind group through the breathing technique in locations all over the country. Multiple members have since requested one-on-one sessions virtually and have even flown to Phoenix for in-person sessions to learn and apply the breathing and body repositioning techniques that have helped so many people with chronic pain, sleep disorders, poor focus, digestive issues, chronic stress, mobility issues, and more. I am now sharing to larger groups in the form of presentations, podcast interviews, YouTube interviews, workshops, and corporate trainings as well as continuing one-on-one consultations and treatments.

That trip was a life-changing experience for me, not just because I met and was Robert Kiyosaki’s “body healer.” I gained something else, something inside of me that gave me the confidence to know that I was on the right path. I finally conquered some inner demons and enemies of self-doubt that were holding me back from sharing what I know. I learned that my purpose, or my “why,” in this world is to give others pain and stress relief. Robert Kiyosaki told me several times, “You have a gift.” Now it’s up to me to keep persisting, fight my fears and self-doubt, and have the courage to share this gift with others so they can make their impact on the world with peace in their physical bodies.



TWEETABLE

All of us have trauma and fears in our lives. This builds up inside us physically, mentally, and emotionally. Face your fears. On the other side, there is a life full of opportunity waiting for you. Remember, changing how you breathe can change your entire life.



Dr. Amy Novotny founded the PABR (Pain Awareness Breathing Relief) Institute to provide stress and pain relief to those who seek a naturalistic form of treatment when other treatment methods have fallen short. Her unique approach involving breathing and body position training comes from her experience treating a variety of conditions over the past 10 years in orthopedics, sports, geriatrics, balance disorders, nerve injuries, and chronic pain. She helps clients gain control over their bodies by teaching them the tools of how to calm their nervous system and adjust their body position. She has used this method for most of her endurance career: now at 40 marathons, two 100-mile ultra marathons, and an Ironman triathlon.

Please visit www.pabrinstitute.com to sign up for free pain relief tips. Contact Dr. Amy at amy@pabrinstitute.com

CHAPTER 13

The Five Reasons People Quit (And What to Do About It)

by Tom Krol

There are five reasons people end a journey.

At 33 years old, I was completely broken. I had been fired from every job I ever held and had gone through a difficult bankruptcy. A few short years later, I was a millionaire and owner of multiple businesses that were running without me, I had acquired a massive free and clear rental portfolio, and I was honored to have mentored more successful real estate investing students than any other coach in the country.

How did this happen? I decided to go on a great adventure, and I was dedicated to see it through or die trying. I simply decided that I wouldn't quit, no matter what!

To not quit, you must first know why people quit.

Below are the five most common reasons people quit (usually moments before they achieve success) and what to do about it.

1. They do not want “it” as badly as they think they do.

Is this you? A common symptom of this condition is staying in the education and preparation phase without ever taking any real action. If you speak with people who are stuck here, you will see that they sincerely want to start but are usually waiting on something to arrive first, like more information, a specialized piece of gear or tool, the “right” paperwork, money, permission from someone else, or something else they believe they need to take the next step (action). They are usually concerned with step 10 before they have even completed step 1.

DON'T QUIT

This dreaming, planning, preparing, and hoping without taking any real actions of consequence will only last a short while. Eventually, they find another “opportunity” that seems easier, better, or shinier and drop whatever they are working on for the new opportunity.

People stuck in this cycle are not willing to look bad or foolish in front of others. Their need to look good is stronger than their need for whatever it is that they happen to be chasing at the moment. They do not really want “it” as bad as they think they do!

They are usually comfortable enough with their current situation that their risk tolerance is low and their desire is foggy. This could be caused by a job that pays a “just high enough” salary to keep them where they are, a wealthy spouse or relative that keeps them comfortable (living with mom), or not realizing that they already have what they think they want.

If this is you, break this cycle. Sit quietly in the morning. Imagine the person you love most in this world. Now imagine that they have just been abducted by kidnappers and the ransom to get them back is that you must accomplish the first real action step of the current opportunity you are chasing. If this exercise is taken seriously, it will immediately prioritize your actions, give you energy, clarity, and conviction, and help you realize you already have everything you need to begin taking action right now!

2. They do not believe “it” will work.

The opportunity sounds good, but they do not completely buy in. They do not believe there is a market for this opportunity.

They are “trying” something to see if it works. They are waiting for the opportunity itself to convince them it is real. This approach never works.

Lacking confidence in the opportunity makes it very easy to quit the moment there is a setback.

For instance, if they spend money on marketing and the first attempt fails to bring in revenue, it is easy to justify quitting.

If this is you, break this cycle. Speak with people who are where you want to be. Prepare yourself for the doubts, disappointments, and delays that come with every new journey. Failures are normal and are to be expected but must be viewed as moving forward, not indications that the opportunity is a failure. Robert Kiyosaki, one of the greatest real estate investors of all time, once taught me that if you are not rich yet, it is only because you haven’t made enough mistakes yet—I totally agree!

3. They do not really believe in their own ability.

This, sadly, is a very common reason many people quit.

For them, Sally, Jonny, and Bobby can do it, but they have the right weight, height, age, gender, looks, accent, nationality, territory, family, resources, etc.

A lifetime of believing the lie that they are lacking, less-than, or not enough in some way has convinced many people that they will ultimately fail. This usually begins in childhood and makes quitting very easy. Opportunity failures are seen as personal failures.

If this is you, break this cycle. Sit quietly in the morning. Remember who you are, that you are made in the image of God. Pray for strength and courage. You are enough and you can do this. Naysayers and haters trying to keep you down are scared to death of your potential; they know how powerful you really are. You already have everything you need. You are enough, and the world is at your fingertips. What you think might be your greatest weaknesses and shortcomings are really your greatest advantages and strengths. Take a risk. Seek discomfort every day. Keep moving forward in spite of your doubts.

4. They do not believe in their mentor's ability to show them the way.

Their mentor actually may have ulterior motives like only being interested in selling them more coaching, may not really be qualified to show them how to achieve success in this area (selling information, not experience), may see the world only from their vantage point which does not include the value of your unique gifts, or may not truly be interested in their clients' success for reasons of scarcity or pride. If this is the case, they need to get a new mentor.

Other times, the mentor may be truly qualified and well-intentioned, but the apprentice does not trust the mentor, so they do not follow all of the mentor's instruction. All the mentor's instruction is first put through the filter of the apprentice's own opinion. They vet the instruction, cherry-pick the parts they think they need for success, and leave the rest.

When they do not trust the coach, they end up seeking the advice of many coaches or they try to go it alone. This causes more work with less return, making quitting very easy. Do you trust who you are following?

To break this cycle, have a conversation with whoever you are following. Clear up any mistrusts or concerns. Get clarity. Confront who you are following, nicely. Have courage and be honest—not polite. If you do not trust your mentor, it will be easy to quit when things get tough.

5. They give-in to the loud opinions of the people they are surrounded by who have not achieved the success they are seeking.

“You’re the average of the five people you spend the most time with.”

– Jim Rohn

You may have heard this quote before, but you may have missed its real meaning.

This is a complete lifestyle change. When applied properly, it will accelerate your speed to your destination and compound your efforts.

Think of using this advice in this way.

Two people—both want to learn how to ride a motorcycle.

The first goes to his family. The family says riding motorcycles is dangerous and expensive. Although none of them have ever ridden a motorcycle before, they speak of accidents they have heard of and all the expense of ownership. They also mention the knowledge that is needed for maintenance that he does not have and the inconvenience of bad weather. Ultimately, this first person does not end up learning how to ride a motorcycle.

The second person starts spending time at a motorcycle club. These individuals are enthusiastic about motorcycles. They discuss great bikes for beginners, the safest roads to travel, and basic maintenance techniques. Because this person is now surrounded by these individuals, good luck seems to appear in unexpected ways. He comes across a great starter bike for a discounted price, he is given secondhand safety gear for free, and he is accepted into the group. This person is now riding daily and getting better at it all the time.

Trying not to be influenced by who you spend time with is like trying to go swimming without getting wet.

More than any other reason for quitting, being surrounded by the wrong people is securely in first place.

Now that you know what to watch out for when it comes to quitting—let’s discuss how to make you unstoppable. Bam!

Below is what I count on and what has proven useful to my students.

1. Before bed, write down the most important thing you have to do the next day.
2. Wake up at 6 a.m.
3. Spend the first part of your day alone with God.
4. Read every day (listen to books as well, but this doesn't replace reading). I cannot overstate the importance of this activity.
5. Write at least one sentence in your journal every day.
6. Tithe 10% of all money you earn to God. His promise is real. I attribute the majority of my success to this law.
7. Eliminate all jealousy from your mind and body right now. More for others does not mean less for you! Adopt an abundance mindset and root for others' success.
8. Adopt an attitude of "progress, not perfection" on the journey towards your goal. You're never ready. You go when you're ready enough.
9. Adopt a strategy of "massive imperfect action" on the instructions you are given. You learn by doing.
10. Pray first and hardest for your enemies.
11. Do not speak or listen to rumors.
12. Have a 90-day written goal that a 12-year-old can understand and visualize.
13. Do not put energy into anything not congruent with your goals.
14. Get out of your own way, find someone who is where you want to be, and follow their instruction.
15. Treat every person you encounter with the same respect and love you would treat your grandparent, parent, child, or grandchild.

If you are at rock bottom like I was, know that rock bottom can be the strongest of foundations. Be the hero of your story. Start right now. The great men and women who have come before us left instructions for a successful life, follow their instruction.

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When I had let the challenges of life get the better of me, I realized I was simply not following the right rulebook. I discovered that the obstacles I once saw as being in my way to success were actually my fastest path to it.

Making a radical shift in your outcome is the result of making a radical shift in your perspective. The successful seek the condition. The unsuccessful seek the symptoms. Focus first on who you have to be, then on what you have to do.

Right now, I offer a live support real estate investing course for beginners. It is not for everyone. You must be prepared to get out of your own way, take massive imperfect action, and be more comfortable with instruction than you are with education. If you find a real estate training program with more positive reviews...never mind, you won't!

If you are interested in creating a business that is a servant to you and your loved ones, instead of creating a job that you are servant to, find your purpose, pursue it with determination, and don't forget the tithing recommendation.



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Tom Krol is a published author, founder of multiple million-dollar businesses, listed on the Inc. 5000, a successful real estate investor, and a coach with the highest amount of successful real estate investing students in the country. His unique coaching method of "instruction over education" has influenced a generation of mentors. Tom and Julie have been married for over 20 years, have five amazing kids, live in sunny Florida, and summer in their mountain home just off the Appalachian Trail. Follow Tom at TheRealTomKrol.com. Check out [Wholesaling Inc.](http://WholesalingInc.com) at www.WholesalingInc.com.

CHAPTER 14

Leaving My Pack

by Robert D. Burr

My First Pack

One of the most important men in my life was my grandpapa on my mother's side. He had been a very successful railroad man. However, alcohol beat him down, and he lost everything. He ended up making a meager living. It was Momma who earned the money. She always owned a small restaurant and served the best food in town. She kept them alive. Papa was sober when I came along, and without a doubt, I was his favorite. Everyone knew Robert Dean (that's what they called me) was Papa's guy, and without a shadow of a doubt, Papa was my guy.

He was strict. Everything had to be perfect. Papa was a farmer, and his rows were measured out by laying a line from one end to the other—exactly x feet from the row he had just plowed. We had a large Sunday morning paper route together. It was my job to throw the papers. I missed the front porch throwing a paper one morning and got back in the car assuming he had missed my bad throw. Papa looked at me and simply said, "Robert Dean, these people are our customers and deserve the very best we can give them. Are you happy with where you left their paper?" I didn't look at him, but I got my butt out of the car, retrieved the poorly thrown paper, and placed it gently by their door.

Papa was also a well-read person and taught me the importance of reading. For over 40 years, I have never gone to bed without reading at least one chapter in a book. It may be pleasure reading, but it is reading. I am always picking up some train of thought from my readings. My subconscious stores this information, and sure as the sun will come up tomorrow, I refer to something I have read over the course of the next few months.

The second most important man in my life was Papa Burr, my dad's father. Papa Burr was not educated but had more common sense than anybody I have known. It seemed like Papa Burr was always rolling. It seemed like he never stopped. I will never forget the last time I saw him alive and the visit we had. It set the stage for my whole life.

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I went by to check on him. He was nearing the end of his time. I wanted to visit with him and let him know that I cared deeply about him. He lived about seven miles back off an old dirt road. Not much of a house. Just a poor old man. When I got there, he was laying on an old cot. I hugged him tenderly, and he told me to sit down next to his bed. Of course, I did exactly what Papa wanted and sat down.

He looked at me in the strangest way. His eyes were bright like he was looking right through me, and said, “Robert, when you leave here today, it will probably be the last time you ever see me alive. I am ready to go on and am looking forward to my next life. However, you are just starting your life, and you need me to tell you a few facts. When you leave me today, drive your car all the way down the dirt road I live on, all the way to the river, about five miles. Stop and get out and look around, then head back down the road and go slow. Look at what is here along this dirt road for you. Nothing.”

He said, “You have a spark that the rest of them don’t have. When you finish school, get out of here. There is nothing here for you. Period. Go to the lights (which we know as the city) and never look back. You are going to be good in whatever you decide to do. However, you must leave this pack, or you will lose in the game of life and waste your God-given spirit to WIN.”

I hugged Papa, and I thanked him for his wisdom and for sharing it with me. I let him know how much I loved and appreciated him being my guy. As I drove out the road, back from the river, for the first time in my life, I did look at the surroundings. I looked at the ragged little kids playing and had tears rolling down my face.

I thanked Papa for his message and for letting me know that it was okay if I left this country and this pack. I began my search for my new pack in life. This was the beginning and the direction I needed. Papa gave me the okay to start my search for my life’s efforts. It felt like a million pounds were lifted off my chest. I was free to roll, and roll we did. It has been such a beautiful trip.

The Search for a New Pack

Doris and I were married very early (our junior year of high school), and that alone was a tremendous growing period. My family was not financially able to help us. Doris’ family were middle-class people with loving hearts, and this is where we lived—with Ma and Pa. They accepted me into the family with open arms, and of course, when our little girl came along, she was their life. I worked every day and every weekend during the summer break. I was doing my best to show I was mature enough to accept the responsibility of a family, and I did what I had to do to keep us in some sort of cash position.

I was a pretty good football player. I led the state of Louisiana in scoring my senior year and had several college scholarship offers. However, with a family and limited help, I determined it was time I took a job and start financing my family's needs. I went to work for an oil company in south Louisiana. The job was a job. No love. No inspiration. I felt like a robot. I can sincerely say that I hated this type of life. I would look around and see guys who were 55 years old or older driving a forklift. I could envision this was where I would end up one day. Not for me. But how could I afford to get out? I needed every nickel I was making to care for my two girls. It was one miserable period of my life. I kept thinking of options I could take, what course was open for me, and my family.

I had worked 14 straight doubles. I was coming in at 4:00 p.m. and working through to 8:00 a.m. the following day. As I was coming out of the plant, I saw the saddest picture I have ever seen. There was a group of guys on a crew truck heading down into the bayou to breakdown and carry out a pipeline no longer in service. I knew in four hours these boys would be soaking wet, and in eight hours they would be completely worn out. They would face this job for at least 14 days. I exploded and started chanting "No, no, no." There had to be another way.

I got home, sat down with Doris, my beautiful wife, and told her I was quitting this job and going back to college. I could not live this life anymore. I was 22 years old and had been at this type of work for four years. Enough was enough. I had to gamble my family's well-being on my potential ability to leave this pack and move on, which I did that very day. Leaving this pack was harder than leaving my initial pack. I could stay in HELL in this type of job, or I could gamble my family's economic future on something I could find that would suit my life's goal—to find a path that provided me passion for living 24 hours per day and competing in the game of life.

I had to find a path in life that would provide emotional highs and emotional lows. You can't have the sugar without some pain. Pure and simple, but 100% true. I had the pressures of taking care of school and taking care of my family with NO MONEY coming in. What options were open to a guy with limited education? How could I combine both efforts? Tough deal.

The Insurance Pack

I knew a couple of guys at McNeese State College in Lake Charles, Louisiana who were selling an insurance policy to college seniors. They dressed in suits, carried a briefcase, and drove nice cars. I found out who the lead man was and contacted him. He agreed to give me, along with two friends of mine, a test. We all needed to make money. My two friends passed the test with flying colors, but I failed. However, I set a national

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record for being aggressive. No one had ever shown the type of drive or the aggression I displayed, so the senior man said he would give me a shot. Why not? It was a straight commission job. I think we were on a \$500 per month draw for 90 days. After this period was over, you could either swim or drown. By this time we had our third daughter, so this was scary for a 23-year-old with a family of four.

We found ourselves in Dallas, Texas for a week of training to sell this college senior policy. The company was brilliant. They gave me a football field to play on, then gave me all the tools I needed to be successful—a full presentation and a complete list of any and all objections and answers to them. I could not fail. I had 24 hours per day to play, and I would PLAY every hour of every day. I would win this game.

After a week of training, graduation day came, and the president of the company spoke to each individual. He gave us the thumbs up or the thumbs down. This man was impressive, tall, and carried himself in a manly way. You could feel his inner power. For a 23-year-old boy like me, he was nearly a god, but I did not pass his test. This god failed me. He told me he was cutting me from the program. I looked him straight in the eye and said, “Mr. Bailey, you don’t know me one ounce. Not only will I beat everyone in this room, you will fly me back up here, and I will be your motivator for your next crop of recruits. You see, Mr. Bailey, I am not trying this business out. I have to make it. My family depends on me making it, and I will die on the field because I personally cannot stand to fail. We all have 24 hours per day to work. If your people are three times as good as I am, and I work three times as hard as they do, I tie them in money earned. Mr. Bailey, you will see me again.” I got up and shook his hand. He did not say a word.

I thought I had not made the cut. Unknown to me, however, Mr. Bailey called my sales manager and said he personally wanted to give me a shot and approved my going to work for the company. Mr. Bailey told my manager that I just might be a very beautiful diamond in the rough.

90 days later, I was flown back to Dallas to speak to his next recruiting class. I was a rookie of the year with the company, selling \$1,500,000 in insurance premiums and made the million-dollar round table. I was off to the races, and this path was beautiful. I was recognized at conventions. I got to share my sales techniques. After work, I would talk until 2:00 a.m. with other sales guys about a particular sale. I was consumed with this new game I had found.

Doris and I are off to the races with our new pack. In less than a year, I was recruited by a very strong individual, a mentor, as my new sales manager.

This person was a hell of a producer and managed by example, not words. I liked that action. In my second year there, my eyes opened wide. I had a beautiful home, large swimming pool, cabana—really big time for this country boy. Life was good.

I could see how things would play out for me. That year I had sold \$2,700,000 of whole life insurance, and my manager had sold \$3,000,000. I was nearly 27 years old, and he was 58 years old. I sold 133 policies, and he sold 22 policies. I worked night and day, and he worked three hours a day. What was the difference? My clients were kids and bought smaller policies. In 15-20 years, I would be selling \$5,000,000 per year or more, but could I wait for my pack to grow up? I knew I was as good as anyone who walks at selling. Why should I wait? The major point in my decision to leave my insurance pack was my work ethic. I knew if I could find another path (with bigger rewards) that my work ethic was solid. I would pay the price and earn the reward for these efforts. In my then present pack, I was working as hard as I physically and mentally could. I was ready for a new pack.

The hardest decision I ever had to make was leaving my insurance pack, but this is how we grow. Never leave a pack just to make a move. Never move to lessen your workload. Move because you know your talent, and your present pack is not rewarding you for your work ethic.

The Oil and Gas Pack

My brother, W.J. Jeans Burr, was a college graduate, a Mensa member, a super brother, and my best friend. He had given up his music career as a college band director to start a band called the East Texas Playboys. They were very good. He had left his pack and gone to work with one of his friends who was an oil man in Dallas, Texas. He was raising money for this company to drill wells. He called me and said they would pay my airfare and all my expenses if I would come to Dallas and look over the operations. I told them to get the ticket and I would be there.

That was 45 years ago in September 1972. The majority of their sales were done over the phone. They had a nice presentation, references, and a track record. Everything they were doing, I had been doing very successfully for several years, but their rewards were twice as large as mine were. They had good people, but I could not get a good feel for the owners. Something was missing for me. I saw instantly we would be handling a lot of clients' money. Money that was intended for drilling and not for buying ourselves an airplane. I simply could not get excited by this type of venture unless my brother and I controlled every aspect of the deal.

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I asked Jeans if he could run the inner workings of the business. I knew he was one sharp cookie and could do it if he would accept the responsibility that went with that side of the business. I told him I did not want to work for these people. I would go back to Beaumont, Texas, sell my home, and move Doris into an apartment (she was pregnant at this time). This was September 1974. I would be in Dallas the first week of the new year. Jeans said in four months he would have us offices and a deal to fund, and we would go to work and never look back. My brother was a very good salesperson in his own right, and he knew that between the two of us, we could put this deal on the map. This is exactly what we did. I came back in early January, and we went to work.

We did fantastic together and stayed together for over 20 years. I lost him to a car accident in 1990. It was the toughest time of my life. My main partner, my best friend, and pack was gone. But I had to continue forward with my life. I hired the best people to support my sales efforts, and kept my ship sailing straight. With Jeans' death, I was faced with running the entire show.

I soon found out that my work ethic, developed over 40 years, provided me the energy to get the job done. We not only succeeded but grew in size and money raised for many different oil and gas-related products.

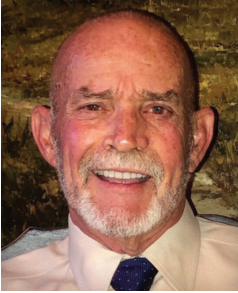
There will come a time in your career when everything has fallen into place, and then one of your main factors leaves the pack. Be ready. Think through your position. Know every factor involved in your business. Get a good night's sleep. Get up early, and go get the job done. Period.

My life's tale has been full of joy and full of sadness. I don't believe you get to live life without encountering both. If your spiritual life is in order, you overcome the negative and strive on the position you have put yourself in. I love the young up-and-coming folks. I am envious and excited for all the various adventures their lives will take them on. What a trip you have in front of you. Enjoy your trip. We all have only 24 hours per day to play this game, so do not cheat yourself. Get busy living or stay busy dying—it's your choice.



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I could stay in HELL in this type of job, or I could gamble my family's economic future on something I could find that would suit my life's goal—to find a path that provided me passion for living 24 hours per day and competing in the game of life.



Robert D. Burr is primarily an oil and gas syndicator who specializes in income-producing properties directly associated with producing oil and gas wells. Bob has been successful for over 40 years in this industry, primarily in southeast Texas. Bob specializes in re-entering old, established fields, primarily fields that were developed by major oil companies, reviewing the established fields, and finding the remaining golden nuggets, locations that were not developed initially by the major oil companies.

For more information feel free to call Bob 270-202-4447 or email Bob at bobburr@panex.us

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CHAPTER 15

Lessons From a Fellow Warrior

Are You Sitting in the Stands...or Standing in the Arena?

by Keeley Hubbard

I slammed the door to my office, turned off the lights, slumped down in my chair, and stared blankly into the darkness. The pressure was building, and whether I liked it or not, I was standing in the middle of the arena.

The lies played through my mind: “I’m too young. I don’t know enough. I won’t be enough.” I thought about my family who was depending on me to save the business. We’d already hired and fired several salespeople who didn’t perform; going down that path again wasn’t an option. As my fears threatened to hold me back, my courage grew stronger as I thought about my family and the dismal state of the business. I knew that my only choice was to pick up my sword, fight through my fears, and figure out what I was really made of. What I did not realize at the time was that this was a defining moment in my life, and this battle would be the first of many that carried me to extraordinary levels of success.

“The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood...who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat.”

– an excerpt from “The Man in the Arena” Speech, Teddy Roosevelt, April 1910

I began to fight, fight like hell against every fear that haunted me, urging me to sit in the stands and play it safe. And one by one, I conquered them,

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setting sales records, winning company awards, and receiving promotions until I finally could see that my ultimate goal was within reach.

Three years later, excitement welled up inside of me as I sat there in the conference room, surrounded by the chief officers of the international company where I had built my career. The CEO said to me, “Keeley, we’re all here because we couldn’t be prouder of you, and I’m excited to tell you that I’m promoting you to vice president.” I could feel the smile form on my face, stretching ear to ear. Each officer took their turn in expressing their gratitude and acknowledging my accomplishments. And for a moment, I felt the deepest sense of pride in myself and what I had accomplished.

Just 10 months prior to this I was sitting on the terrace at one of my favorite resorts in California, writing out my life goals. At the top of my list was my ultimate goal, to become vice president of sales by the time I was 30 years old. I thought that this accomplishment would be the highest mark of success for myself at this stage of my life.

If I had accomplished so much at such a young age, why did the excitement vanish so quickly? Why did I still feel empty inside? I poured everything I had into my career, spending an average of 21 days per month traveling all over the world, coaching my sales teams. I certainly understood the science of achievement and what it took to be at the top of my field. The fruits of my labor provided me with the ability to purchase and renovate my dream home, drive my dream car, and spend lavishly on myself and my family without thinking twice about a budget.

What I didn’t expect was the feeling of emptiness and the nagging question that kept creeping in, “Is this really it?”

A conversation that I had with a mentor of mine kept replaying in my head, “You’re built to be a CEO, and you’ll never feel completely satisfied until you’re running your own company.” I was just starting my sales career and only 24 years old when he saw my talent and spoke this over me. At the time, these words scared the hell out of me because I couldn’t see it yet, I didn’t know what I was truly capable of.

After breaking many personal records and creating unprecedented growth for the company, the VP of sales promotion was tangible evidence and confirmation that I had figured out my true gifts and talents. And at the same time, the fleeting excitement and resulting void after achieving my ultimate goal confirmed to me that my mentor was right, I was created for more. I wasn’t living up to my true potential. I realized that while I loved my role at the company and the people I worked with, I was still building someone else’s empire.

I was at a critical crossroad. I could play it safe and keep building someone else's dream, or I could set out on my own path filled with many unknowns. I'm proud to say that I chose my dream. I knew it was risky, but I also knew that if I didn't pursue it, I would regret it for the rest of my life.

I began a business with partners, and just like my career in sales, I poured everything I had into it. I thought that for the first time I would truly be rewarded proportionally for my efforts. My motivation wasn't to build myself an empire. Even though I had lived the lavish lifestyle, it didn't bring me happiness. My motivation was to provide for my family, and I wanted this as badly as I wanted to breathe.

So, you can imagine my shock when everything completely and abruptly fell apart. After more than a year of grueling hours and tireless effort, I felt overwhelming grief when my partners and I suddenly split, never even launching the business.

I evaluated the sacrifices I made when I stepped into this arena. Within 30 days, I had sold my custom dream home and all of my belongings, completely emptied my life savings, and additionally took on six-figure debt to help fund the start-up. While those sacrifices were substantial, they paled in comparison to the painful emotions I experienced as I buried my dream and closed the door on this chapter in my life.

I truly felt that this business was the answer to all of the challenges I had hoped to solve for my loved ones. I spent a lot of time visualizing the goals I would accomplish and how it would impact each of my family members' lives. When everything fell apart, the source of my pain was the tormenting feeling that I let my family down. While they never put pressure on me, I had high expectations of myself.

Yet, here again, I was faced with the same two choices—play it safe and go back into a cushy executive role or live dangerously...pick up my sword, walk with my head held high into the next arena, and fight for the ultimate dream of building my *own* company. (Insert crowd roars: "Are you out of your mind? You just lost everything!")

I was reminded of two valuable lessons I always taught my sales teams and still teach today:

1. Your success in life is directly connected to how you see yourself. If you don't see yourself as a winner, you will play it safe, live in your comfort zone, and not take risks because you see failure as a bad thing.

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2. You were born a winner. You have greatness on the inside of you. You have everything you need to be wildly successful and accomplish your dreams, but you have to own it and act upon it.

And therein lies the difference. Did I get in the arena? Yes. Did I fight like hell? Yes. Was I beat up and bloody? Yes. But I was proud of the fight, I was proud of my scars, and I was so proud of my failure because even though I had lost in the world's eyes, I won in my spirit and soul, and no one could ever take that from me.

While the nagging voice from my comfort zone said "Go get another VP job," I decided in that moment that I refused to ever *sit in the stands*. I knew that I could share my talents and shorten the learning curve for business owners and salespeople around the world. Ironically, for many years people frequently asked me when I was going to start my own business and sales coaching firm.

I am so proud to say that I'm doing it, and I've never felt more alive!

Not only am I building the sales coaching business with my best friend, but I'm also running a multifamily real estate business with my father. It's definitely difficult to see the reason behind your struggles when you're in the midst of the storm, but I'm so thankful for everything I've been through because I realize now that it was preparing me for this next level of my life.

Since I have complete control of my time, I'm able to focus much of my energy on achieving new levels of personal growth in every aspect of my life. I'm confident that as I become more, I will be able to give more to others, and this is the source of true fulfillment.

Arena Lessons from Your Fellow Warrior:

1. If you aren't doing things that scare the hell out of you, you aren't growing. Live dangerously.
2. Fail often and fail fast. "The resources you need to achieve your dreams are within you, merely waiting for the day when you decide to wake up and claim your birthright." – Tony Robbins
3. When you find yourself reeling from a failure, it doesn't mean that your dream is dead. You simply need to adjust your sails to reach the same destination.

If you're reading this and you feel that stirring inside of you, it's because you already know there's an arena waiting for you that has your name on it. I want to challenge you to run towards it...the greatest version of yourself is waiting for you!



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I was at a critical crossroad. I could play it safe and keep building someone else's dream, or I could set out on my own path filled with many unknowns. I chose my dream.



Keeley Hubbard is a managing partner of The KOA Group, a strategic business/sales growth firm. Keeley's experience as vice-president of sales for an international company has garnered her numerous awards for record-breaking sales and unprecedented company growth. Her passion is sales coaching and custom-designing sales systems to create rapid growth for her clients. Keeley is also a multifamily real estate syndicator and managing partner of Hubbard Capital Group where she's relentless in exceeding her investor's expectations. To connect with Keeley, visit koasalesgroup.com/keeley or email her at keeley@koasalesgroup.com

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CHAPTER 16

Persevering in Challenging Times

by Kyle Wilson

In business the past 25 years, I have had many extreme don't quit moments! There were numerous times when it felt like everything was on the line and failure wasn't an option.

And often that led to breakthroughs and new opportunities.

Those are easy for me to talk about.

As a seminar promoter, marketer, business strategist, and business partner with Jim Rohn and many others, most people think of me as being a very sanguine and public person. After all, isn't that what marketing is about?

Actually, I've always been pretty private about my personal life, especially when it comes to my family.

And it is more on the personal side of life that I have faced some of my biggest tests and dark nights.

Like everyone reading this, my family and I have had our own challenges. In fact, the majority of people I know are dealing with, or have family or close friends dealing with, some kind of personal adversity.

Whether it is disease, cancer, an automobile accident, depression, alcohol or drugs, divorce, and even death, we or someone we know is experiencing one of these.

It's part of the human condition.

In business, my tenacity, strategic thinking, mentors, and often times good fortune has allowed me to prevail many times in some of the biggest challenges that came my way.

But I've learned the hard way, when it comes to our personal lives and those we love, we don't always have the same control or influence.

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It's in these relationships that have come some of my biggest struggles and my best lessons. They can be gifts.

In business, for some reason, I've been able to exude confidence sometimes bordering on arrogance, only to find myself crippled by my own or others' personal challenges that I can't control or help with.

By definition, I am codependent. If my wife and kids are doing great and are happy, then so am I. But if they are dealing with an issue, it is often at the forefront of my thoughts.

So, maybe the real issues aren't what they are going through or struggling with. Maybe it has more to do with me and how I interpret what is happening and how I choose to deal with it.

After all, I train and talk about how challenges and even failure can be our teachers and help us grow. But it is hard when you see others going through challenges.

When I think about this, it takes me on a journey to my childhood.

Was I confident as a kid? No, actually I was very shy and struggled with all kinds of insecurities, fears, and worries.

I remember as young as kindergarten having a speech problem—the teacher asking me multiple times to say the word “cat” because I wasn't saying it clearly.

So, speaking out in class wasn't something I felt comfortable doing. That followed me into my 20s.

Both my parents were also very shy about speaking in front of people. They would get very nervous. To this day, I still at times find it uncomfortable to speak in front of an audience, even though I have done it over a thousand times.

In the fifth grade, I remember having panic attacks, afraid that my dad, who traveled for his job four days a week, would be in a serious car accident or worrying that my mom would not make it home that day from work.

Where does that kind of fear and worry come from? Maybe it was that previous summer when I was hit in the eye by a baseball in a Little League game and knocked unconscious. Or maybe it was my mom telling me my cousin had died in a car accident that same summer.

We didn't talk about our fears, worries, and feelings back then, at least not in my house. It was a generational thing. My mom and dad were amazing, but they also were very busy trying to make a living and raising four kids.

Looking for acceptance and adventure at age 16, I was getting high just about every day, and by age 18, I was selling drugs and hanging around some not so good people.

Fortunately, by age 19, I had hit rock bottom and made some changes that forever put me on the right track.

I'm so grateful I had parents and loved ones that stayed with me and loved me during my unlovable moments.

After that, I was off to make my mark on the world and in some cases even prove some of my doubters wrong, that I could be successful.

Fast forward 11 years. I owned my own company, and more than that, my wife and I were getting 2500 people to pay to come to seminars we were putting on all over the country. I had Brian Tracy, Jim Rohn, and Og Mandino speaking!

Fast forward two more years and I made Jim Rohn an offer he couldn't refuse and I launched Jim Rohn international.

Within a year, I had taken Jim from 20 speaking engagements at \$4k each to 110 speaking engagements at \$10k and then \$25k each. Plus I had created a product that would go on to sell six million copies.

That same year, I lost my dad at the age of 73. Six months later, Heidi and I celebrated the birth of our first child, Rebekah. My dad was my new angel looking over me and my family. Two years later, we had our second child, Daniel.

Life was good!

Over the next 16 years, my business and team were on fire. We multiplied and grew in every way. In addition to JRI, I launched Your Success Store and became the agent to Denis Waitley, Chris Widener, Ron White, and many others. I also built an email audience of over one million people, gained the rights to over 100 intellectual properties, and published and sold millions of books and multimedia programs. I was collaborating with so many of the iconic legends in the personal development space.

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Then, in late 2007, I knew I needed to make some changes. I made the decision to sell my companies including Jim Rohn International and Your Success Store so I could be at home full-time with my family.

After retiring, just like when a challenge came up in business, if there was a challenge my wife or kids were going through, I wanted to help. I believed I had solutions which almost always included taking action.

But, I learned that we all are on our own journey and have different personalities and goals. Also I noticed that some of their struggles and decisions began to wake me to my own issues.

I discovered that it was difficult for me to trust all is going to be okay.

I still deal with irrational fears and worries similar to those I had in the fifth grade about my mom and dad getting in a wreck or not making it home. I wonder, will my daughter or son be safe driving from Dallas to Houston or going on a trip to Europe alone or being out all night with friends?

Yes, most parents may have similar worries. But mine have been extreme at times.

There have been many gifts that have come from these personal challenges.

Peeling the onion on where these fears and worries come from and coming to accept my complete inability to do anything about these situations has taken me on a spiritual journey to find faith and trust. I am learning to accept I can only control my own actions.

It also has brought back to mind many of my own actions as a teen and young adult. I appreciate my parents more and more each day because of the things they must have worried about with me and all my travels and actions.

It's helped me, a type A business personality, to be more empathetic regarding challenges other people are going through.

It's helped me dig deeper into what my triggers are and realize many of my own patterns.

It's made me more vulnerable with friends and others I'm close to.

It's made me more loving and accepting of all my family members and close friends.

In business, my don't quit stories are very vision and action-oriented.

My personal life's don't quit stories are more oriented towards my learning surrender, acceptance, gratitude, and love.

In both my business and personal life, there are consistent themes of optimism, faith, hope, gratitude, mentors, and purpose that keeps me pressing forward.

In 2013, I came out of business retirement. It has given me so much gratification to be back in the personal development world.

My focus has been my Inner Circle Masterminds, publishing books like this one you are reading, and some high-end coaching. And as much as I would like to say my life is perfect, especially considering my resume of working so closely with Jim Rohn for 18 years as well as Denis Waitley, Brian Tracy, Darren Hardy, Les Brown, etc. I've been granted the gift of struggles like most others so that we can all find common ground in our challenges as well as our victories.

Just as I share here openly, we are also authentic and vulnerable in my Inner Circle Masterminds. It truly is an amazing community of entrepreneurs and professionals seeking to grow their businesses, but even more important, grow as a person. It has developed into an authentic, safe environment for people to thrive in.

A common thought for so many people going through struggles is that they are the only one going through that or feeling that way. Often they feel shame or embarrassment.

"Don't quit" is not about fixing things or making them perfect. It's about the journey and persevering and growing no matter what comes our way.

It's also about finding people that you can be open and honest with who have wisdom and can be a support and encouragement to you.

Remember these wise words.

*Success is failure turned inside out—
The silver tint of the clouds of doubt,
And you never can tell just how close you are,
It may be near when it seems so far;
So stick to the fight when you're hardest hit—
It's when things seem worst that you must not quit.*

You got this! Much love!



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Don't Quit is not about fixing things or making them perfect. It's about the journey and persevering and growing no matter what comes our way.



Kyle Wilson is a strategist, marketer, and entrepreneur. Go to KyleWilson.com to download Free his 52 Lessons I Learned from Jim Rohn and Other Great Legends I Promoted! plus other valuable resources including over 100 marketing related blog post, interviews, and e-books.

Kyle is founder of Jim Rohn International, Your Success Store, and KyleWilson.com. He is the co-creator of Chicken Soup for the Entrepreneur's Soul. He leads the Kyle Wilson Inner Circle Mastermind. Kyle has filled big event rooms and produced 100s of programs including titles by Jim Rohn, Brian Tracy, Zig Ziglar, Denis Waitley, and has published multiple #1 selling books.

To learn more about Kyle's Inner Circle Mastermind, his #1 Bestseller Book Program, or his high-end one-on-one coaching, send an email to info@kylewilson.com or go to KyleWilson.com

CHAPTER 17

The System Is Rigged to Fail You

by Jeff Thornton

The restaurant was crowded. The many voices melded into static noise, but the sound of his fork bouncing off his plate was startling. His hands were shaking and there was fear in his eyes.

I always wanted to be an entrepreneur. When I was nine years old, I sold flower and vegetable seeds door to door. I found the mail order form in the back of a magazine, filled it out, mailed it, and my seeds came in the mail after allowing “3-4 weeks for shipping.” I gave the invoice to my mom to pay. Of course, she about had a cow, but quickly gave me a smile and said, “Okay, but you have to sell them all.” I did. Along the way, I started selling greeting cards in the fall, leaving me summers to swim and play baseball.

As I grew older, I mowed lawns, pulled weeds, cleaned out garages, swept front porches, had a paper route, and did just about anything else I could do to make some cash. And I found there was a bonus. I loved doing a good job and making people happy.

“We get paid for bringing value to the marketplace.”

– Jim Rohn, Entrepreneur, Author & Motivational Speaker

After I got out of school, I got my first full-time job in the truck-trailer business. My dad worked in the business, so it was only natural he would bring in his son. Twelve years later, in 1990, I started my own company and never looked back, not until life-altering news turned my passion into my purpose.

From the time my dad was 28 years old, he worked for only two companies, both of which manufactured semi-trailers. In 1971, he went to work for a small family-owned company located in southern California who wanted to expand their dealer network to the east.

Over the next nine years, my dad worked his way through the ranks to become the top man in the company outside of the family ownership. When he retired in 1998, he had been responsible for finding and signing over 70 dealerships including 8 in Canada and 2 in Mexico. In retirement, he was retained as a consultant primarily to attend large conventions and be the face of the company. In 1971, most companies had a pension plan of some sort. The IRA and 401K had not been invented. My dad had a great profit-sharing plan and a stock bonus program. By the time he retired, he had built quite a retirement nest egg and had his consultant salary for additional income.

“Life is what happens to you while you’re busy making other plans.”

– Allen Saunders, American Writer & Journalist

On a beautiful spring day in 1999, my mom and dad were attending a conference in Hilton Head, South Carolina. While playing golf, my mom suffered seizures and was rushed to the hospital. Scans revealed she had a brain tumor and further tests would need to be done when they returned home to Atlanta, Georgia. Those tests came back positive for small cell carcinoma. She had lung cancer and it had spread to her brain. She was not expected to live for more than two years with aggressive treatments. My mom passed away in 2006 after putting up a courageous, seven-year fight.

Cancer is a horrible disease. It takes a toll on everyone, especially the immediate family. My dad took it hard and did whatever he had to do to set aside his grief and start living again. He played golf at the country club regularly, traveled, and attended baseball spring training in Florida among other things. A few years later, he rented out the home he and my mom had owned and rented a high-rise condo in another part of Atlanta. He even dated some.

Several times a year, my dad would travel from Atlanta to Fort Worth, Texas to visit my family and his many friends. He had grown up in Fort Worth and loved seeing his old friends and even a few old girlfriends. It was during one of these visits that I decided to tell him I was thinking of making a career change.

Even though I had my own business, the truth was, the business had me. It wasn't fun. The business I created became a job and not something I enjoyed. I never had a passion for it. I was an entrepreneur who hated what I was doing. I didn't think that was possible. How can you work for yourself and not be happy?

“What matters is who you really are. Be who you are.”

– Robert Helms, *The Real Estate Guys Radio Show*, Friend and Mentor

I purchased a property for my business in 2001. That first investment opened my eyes to real estate investing and the power of passive income. You might refer to this as “mailbox money.” There were two buildings on the property, and I only needed one, so I rented the other building. The tenant stayed for 15 years.

I became very passionate about investing, mostly in real estate. By 2010, my partners and I had invested in two multifamily properties, and I had invested in three additional industrial properties on my own. That summer, my wife and I took my dad to dinner at the same steakhouse we visited every time he came to town.

When I told him I was seriously thinking about selling my business to become a full-time investor, he scolded me. I was 53 years old, and he scolded me like I was six. I didn’t know what to say or how to defend myself. I just sat there like a child and listened to him. My wife and I rehashed the episode for several weeks before finally moving on.

“I had two fathers, a rich one and a poor one.”

– Robert Kiyosaki, Author *Rich Dad Poor Dad*

The restaurant was crowded. The many voices melded into static noise, but the sound of his fork bouncing off his plate was startling. His hands were shaking and there was fear in his eyes. I ask my dad what was wrong. Had he also fallen victim to lung cancer? He had never quit smoking after my mom died. After a few seconds, he answered, “I’m afraid I’m going to outlive my savings.”

I wasn’t sure how to react, so I asked him, “How much do you have left?”

He answered, “About \$80,000.”

I can only describe the feeling I had at that moment as numbness, like the feeling I had when I found out my mom had a brain tumor. That numbness is followed by tightening in your chest, then emotions. Hours later, you feel anger, but you’re not sure who or what to be angry about.

This all unfolded just one year after he had scolded me. To most, \$80,000 would be a lot of money. But for my father’s lifestyle, that might last him six to eight months. There are many reasons he wound up in this position, but these three stand out. 1) Medicare, Medicaid, and supplemental insurance didn’t cover all my mom’s seven years of cancer treatments or hospice care. 2) My father continued his lifestyle even though he had given up his consultant salary in 2001 to take care of my mom and his retirement savings

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were dwindling quickly. 3) He relied on a financial planner who did not prioritize his retirement and wellbeing.

It is number three that upsets me most. My dad got crushed in what we now call the great recession. His financial advisor at that time did not have his money allocated properly for his age. This should have never happened. Why didn't I see this coming? What could I have done? What could I do now?

"We are unaware because we are on autopilot."

– Dragan Trajkovski, Tony Robbins Research International, Friend and Mentor

My dad passed away in 2013 of lung cancer. Although he wasn't penniless, he died broke relevant to his lifestyle. Later that year, I began the transition to full-time investing and helping others find solutions to their retirement woes. My dad's situation turned my passion into my purpose and mission. I'm sure my dad never dreamed of being in the situation he was in, but a series of events and mistakes almost cost my dad everything.

My father's retirement savings were all but wiped out in just eleven years, between 1999 and 2010. During those eleven years, my mother was diagnosed and died of lung cancer, the dot com bubble caused a recession, the attack on our country caused another recession, and then we had the great recession.

There are many things in life out of our control. We can't predict when the next recession might happen, or if there will ever be another attack on our country, or if a major medical issue with ourselves or a loved one lingers for years. But we can be prepared. Follow the wisdom of this old Chinese proverb: "The best time to plant a tree was 20 years ago. The second best time is now."



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Wall Street is playing Russian roulette with your retirement. Take your chips off the table.



Jeff E. Thornton, founder and principal of Velox Capital, LLC is dedicated to helping people find solutions to their retirement needs, setting them free from the Wall Street casino. Jeff uses alternative assets and private placement opportunities to rebuild an investor's portfolio quickly and set investors financially free by providing long and short-term passive income with above average returns. He has invested personally and with his partners in real estate, energy, and collateralized loans valued at over \$79.5M.

Visit www.VeloxWealth.com to find free resources, signup for the Velox Wealth Newsletter, or schedule a free consultation. You may also email Jeff directly at jeff@veloxwealth.com.

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CHAPTER 18

Where Your “STOP” Becomes Your “Start!”

by Crystal Hinojosa

The pain is real and excruciating.... They keep looking at me. All I can see is the fear in the eyes of my daughters and my husband. *Why can't I get words out? Why can't I move? Why am I going to die today?*

“Stop” is something we usually are forced into, not something we do by choice. “Stop” is a movement that we have been dictated by circumstance to do: red lights, stop signs, train tracks. What happens when your “stop” comes from an unexpected source...your body?

Three years ago, we were leaving our house to go to Costco, and with my purse in hand and laughter coming from my daughters, I knew if I did not run to the restroom before we left that it would be: BLADDER 1 vs MOM 0. “Mom, hurry we got to go!” *They're right. Let me hurry and run*, I thought.

STOP! There it was—that something we have no control over. I fell, helplessly, straight into the chair, and I knew something was wrong. *No. No this can't be.* The pain was stifling. An unseen gorilla on my chest was jumping up and down. *I can't breathe. I can't move. Please....*

“Crystal, stop playing.” I heard my husband. At that moment, I couldn't respond. All I knew was that involuntary tears were slowing burning their way down my face. He saw my face, and he knew that life as we knew it would change. “Girls, get in the car now!”

The next few minutes were a blur of fear, stubbornness, and confusion. “I am fine,” I muttered after the gorilla decided to get off of my chest, but there was no turning back. Off to the ER we went. I kept thinking that this was absurd. I mean, come on, we had survived health issues with our daughters and the closing of our business during the market downturn, so why was this different? *Why is everything so grave now?* But I knew, and quite frankly,

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most of us “know” when it is time. For me, it was time to stop being the caregiver and actually take care myself.

ERs are funny. “Scale of 1-10, how do you feel? What brought you here? All of that changes with a blood pressure of 230-120. Now, everyone’s looks have changed, and you are being wheeled past everyone else waiting.

Understand this: I was still more concerned with not “having time for this” than I was my actual health. *I have too much to do. How can I continue working if I have to change*, I thought.

STOP! Just stop! Stop thinking, worrying, fixing, and ultimately, stop deciding that you are the last one that matters! So many of us face moments of life like this because we haven’t taken time to be self-aware. We continue to run on fumes, and then we are “shocked” that the stop is non-negotiable by the time it actually happens.

After multiple doses of a variety of medicines, I resigned to the fact that this was serious. I stopped. The sad reality kicked in that my false delusion of control was not going to serve me well for this. They couldn’t get my blood pressure stabilized, and they just kept saying, “This isn’t making sense.” These were not words that I wanted to hear, but deep down, I knew that something had been wrong for a very long time.

You see, less than 10 years prior, we had walked through the cataclysmic loss of our business. During those moments, you can choose to bury your head and die alongside your business, or you can be like so many others that pull their proverbial boots up and survive. The blessing for us was that we did rebound financially. We came to terms with the fact that we would have to work for it, and grit and sweat were the only oxygen we breathed for many years. The fact that we were back should have been enough, right? If we were back on top of the financial mountain, why in the world would my body pick this moment to decide to throw a fit? That is the quandary though, isn’t it?

Was this my body throwing a fit like a two-year-old in line at the grocery store with arms and legs flailing over the lost piece of candy, or hadn’t I felt ill for a long time? Hadn’t I known in my gut things weren’t right? You know hindsight is 20/20, and the constant headaches, body aches, hand cramps, and cloudy brain moments all felt like normal “it’s called LIFE” pain, but it wasn’t. There are many forks in life’s roads, but sometimes it is simply a dead end! Where I was going was NOWHERE.

Then came the reality that work was out for a minimum of a week, and then what? Here came that practical survival brain again. Knowing I had to be out of

work for a week paralyzed me worse than the gorilla itself. It felt like a lifetime at the hospital, while in reality, it was only a few hours to get me stabilized and for things to calm down. But let me tell you, it was a life-changer.

I would love to say that this was all it took for me to have a good ole' fashioned breakthrough, but it is not the truth. I share this because I know there are so many of us that have had "STOPS" in our lives of all different sizes, shapes, and pains, but the real question is, "Where do we START after the stop?" So many of us get yield signs we blow right through. As a successful and driven woman, I had not viewed this stop as a defeat, but as a very needed reset.

My start came afterwards. I decided that blood results that showed autoimmune disease would not be my end but my beginning. My start included taking care of things that I had not considered needs before. Two that I prioritized immediately were self-love and self-care. If eating or doing XYZ equated to fanning the fire that was going through my body, those things had to change.

What was difficult for me was that somewhere, deep down, it felt easy to slip into "I don't want to be a burden" mentality. I was watched over like a hawk by my family. At the time, my daughters were 11 and 13, and they watched their mama nearly die right in front of them. Do I believe we need to be close to dying in order to live? No, but unfortunately, there is some real truth to the idea that without pain there is not change. My family and I made a decision that week to LIVE.

What decisions have you made? We decided to be the family that was of excellence (not just financially). As a family of four, we collectively lost 150 lbs. and have maintained the loss all of these years later. I now choose a walk and sleep over the shenanigans I would have previously chosen.

The gorilla still lingers every day, waiting to jump on my chest again, but I give him the hard STOP this time. He can't jump on because he has no permission. We have decided that excellence includes being healthy, wealthy, and wise. Whether you are an exceptional employee, a business owner, or a venture capitalist, we all must hedge our future against the gorillas. How does one do that? First, we must know that all of us have a gorilla ready to do damage, but we walk around without any plan of protection. Protection can be simple: Do you have a focus? Do you have an awareness of yourself? Are you running your race or someone else's? There isn't a simple answer to any of those questions, but asking them helps you be aware and puts a perimeter of truth around you. Truth is only effective if we actually utilize it.

I want to invite you all to walk alongside me on this journey. Let us focus on growth and truth versus an indictment of circumstance. Indictment, or judgment, comes from many sources, but the reality is that we are the first ones to indict ourselves. I am currently continuing my passion and conviction for truth, and I love to help others find theirs.



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We must take the time to be self-aware and run our own race rather than putting ourselves last after our businesses, our families, and anything else we think we should be doing. No one can survive on fumes forever.



Crystal Hinojosa is a Managing Partner of The KOA Group, a strategic business/sales growth firm. Crystal's experience in consultative sales as well as business development allows authentic communication with all of those around her. Her bold truth of "pain is the launching place for change" will meet you, your team, and your business right where you are. Crystal is also a dedicated wife of nearly twenty years, a business partner with her husband in Liberty Vision Capital (LVC), and mom of two teenage daughters. Liberty Vision Capital is a place of individual growth, spiritual healing, and business marketing breakthrough. If you dare to laugh through tears and be bold enough to tackle your most treacherous fears then she is ready to walk through it with you. To connect with Crystal, visit koasalesgroup.com/crystal or email her atcrystal@koasalesgroup.com

CHAPTER 19

From Rock Bottom to Sharing World-Class Stages with Top Achievers

by Robert J. Moore

I was totally destitute. Homeless and alone, I had alienated my friends and family with my delinquent behavior and had nowhere to turn. I thought my journey was over and my path was at a dead end.

When I was 12 years old, my dad walked into the room and told me and my brothers that our mom was not our biological mother. As a result, I created a story in my head, thinking it was all clear now, that “my mom did not love me since I was not her child.” I began to feel like I was alone, angry, and suddenly, as though I did not fit in. I felt this was the reason why I was always getting yelled at and grounded.

This thought had a deep effect on how I viewed myself. I had low self-esteem for a long period of time. I acted very irresponsibly and did not consider any of the consequences of my actions until it was too late.

I was 17 years old when I first got into a decent romantic relationship. I had an amazing job and was drinking less alcohol. Just after I turned 20, my girlfriend started to go into labor then went into an epileptic seizure and died in my hands. I realized that being with someone you love at the point of their death is a profound experience. Nonetheless, I found it to be very emotional and mentally exhausting. During grief counseling, I had learned these feelings are a normal and understandable response to a very stressful situation.

I said to myself, “Wow, what I am I going to do with my life?” It seemed that every time I got close to someone, they were taken away. This was when I started to use booze and drugs to suppress my feelings.

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After feeling sorry for myself for a number of years, I decided I wanted to become someone, and I moved to a treatment center in a new town to get the help I needed. Once I became clean and sober in 2005, I became overwhelmed with emotions as all of my emotions started to thaw out.

Years later, after a lot of inner and outer work, I did end up accomplishing a number of credentials including becoming a social service worker, achieving an addiction diploma, graduating with a bachelor's and master's degree in psychology, earning my Neuro-Linguistic Programming (NLP) Master Practitioner Certification, and receiving an honorary doctorate degree.

These milestones played a big part in changing my behavior and my negative outlook. This took me back to when I was 12 years old and my dad told me Mom was not my biological mother.

My experience of this was that my parents did not love me and wanted to punish me for something, but I realize now that, in fact, they did love me, as they were the ones raising me and my two brothers. They put food on the table and clothing on our backs and would try to help with our homework.

I did not need to take drugs or alcohol to clearly see the truth, as this moment of realization was very strong. I teared up like Niagara Falls, allowing me to miraculously receive the sense of comfort I had been missing and feel like a huge weight was lifted from my body.

That was my breakthrough. That was the moment it came to me. I then knew that I want to help people. I want to make a difference in the world. I want to coach people. I want to speak on stages to share my message. I truly want to inspire more people to transform their lives and make a massive difference in the world. That's when I realized I would have to start working on myself and start standing for who I am.

I started to study the top influencers in the world to learn how they became successful and what I needed to do to reach their level. Over the last decade, I have studied 46 very successful top influencers and motivational speakers in the world who allowed me to either interview them personally or share the stage with them. What an honor it has been.

One of the top influencers stated in a video, "If I want to be the best, I will have to learn from the best." So, I decided to hire a few of the top life and business coaches. These included the operations manager from *Think and Grow Rich*, Eric Thomas, Ted McGrath, and even Les Brown himself. I ended up getting the first book in my *The Magnetic Entrepreneur* series endorsed by Les Brown and the second book endorsed by Don Green, CEO of Napoleon Hill Foundation.

Chapter two of *Think and Grow Rich* had a significant impact on my life, as it taught me the power of visualization and allowed me to see the end result in my mind.

I dreamt I would meet Les Brown, number one motivational speaker in the world, Bob Proctor, number one for wealth in the world, Douglas Vermeeren, who developed the top three personal development movies in the world, and Raymond Aaron, New York Times bestseller. Not only have I met them, but I have also shared the stage with them. My vision has come true.

All through my life, I wanted to become someone but had no clue where to start. When I started my process of sobriety in 2005, I was told that I had to find my WHY.

By “WHY,” I mean, *What’s your purpose? What’s your cause? What’s your belief? Why does your organization exist? Why do you get out of bed in the morning? And why should anyone care?*

Through school, I had to do many presentations in front of my peers.

Each time I knew I was going to be in front of the class to present, I would feel knots in my stomach. My thoughts would be racing. I would create a PowerPoint slide on the topic. This would help keep the focus off me and allow me to focus on the topic. Surprisingly enough, once I started to present, my nerves seemed to calm down, and I became relaxed enough to finish my presentation.

Today, I am on world-class stages with the top influencers in the world, and it does not make me nervous, as I have learned that the message is not for me. I already know what I am going to say. The message is for the audience.

Today, I am the founder and CEO of Magnetic Entrepreneur Inc™ where I have a number of programs—a magazine, entrepreneur co-authoring program, business mastermind, and red carpet gala event for all Magnetic Entrepreneur authors to gather for an amazing time of knowledge with top speakers from around the globe and to win an award for their hard work.

Studying 46 top achievers, I learned that the old-school business techniques no longer work. When I first began coaching and speaking, I was just throwing money into television and print ads that did not bring the results entrepreneurs want.

We have built mind-blowing programs that have become internationally talked about and have had a lot of well-known celebrities, like CEO of Napoleon Hill Foundation Don Green, former MLB player and 3x World

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Champion Todd Stottlemire, New York Times bestselling author Raymond Aaron, and founder of Jim Rohn International Kyle Wilson just to name a few, writing forewords for the *Magnetic Entrepreneur* book series or asking me to join them on world-class stages.

As early-stage entrepreneurs strive for progress, the incredible programs and strategies that Magnetic Entrepreneur Inc™ offers enhance their knowledge and up-brand anyone willing to take on the challenge. I will never forget the challenges I had to take on to become successful, nor will I forget the feeling of being 12 years old and my dad telling me and my brothers that our mom was not our biological mother.

Magnetic Entrepreneur Inc™ is by far one of the greatest works I have ever created. I am honored to share it!



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If you want your dream to come true, take it from your head to your heart.



Robert J. Moore is the founder of Magnetic Entrepreneur Inc., an internationally awarded speaker, and bestselling author. He is an international speaker and business coach that has impacted the lives of over 120,000 people through the work associated with Magnetic Entrepreneur Inc. Robert has studied 46 of the top achievers in the world in the past decade to be able to build amazing programs. He states, "My programs are by far one of the greatest works I have ever created. I am honored to share them with you."

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CHAPTER 20

Community College Drop Out to Multimillion Dollar Real Estate Fund Manager

by Brad Niebuhr

It's amazing to me to look back at a sequence of events in your life and ask yourself, if one little thing had changed, if one decision you made was different, where would you be right now?

I grew up in Seattle and went to a large high school where the only classes I really loved were auto shop, wood shop, and metal shop. My junior year in high school, about 30 of us out of shop classes were nominated for an apprenticeship with a local sign company named Tube Art.

One of my best friends, Matt Smith, and I were picked for the apprenticeship. Little did we know, we would spend the first year of our apprenticeship sweeping the floor. *What kind of apprenticeship did I sign up for?* I was supposed to be welding, doing electrical work, painting, blowing neon tubes, and doing all the cool things I saw the other workers doing, not sweeping the floor!

I almost gave up. I felt like they had hired us as cheap child labor and they were getting the better end of the deal. A year and a half later, Matt went off to a four-year college to be an engineer. He would still come back to work at the sign shop during the summer. I, on the other hand, worked part-time at the sign shop and reluctantly attended community college while living in my parents' garden shed. I felt college wasn't for me, but to appease everyone and do what I was "supposed to do," I attended.

I loved drafting and surveying classes but couldn't stand chemistry class. I vividly remember the day I pulled into the parking lot of the community college in my '68 Bronco. I parked the truck and told myself, if my future career involves anything to do with chemistry class, I'M OUT! It was time to quit mindlessly following the flock and doing "what I was supposed to do."

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The whole time I was attending community college, in the back of my mind, I kept thinking about the money I was spending to be somewhere I didn't want to be. I thought it could be much better used somewhere else, although at the time I didn't know where that was.

I was about to do the hardest thing I have possibly ever done, tell my parents I was dropping out of college. All I remember of the conversation is that I felt like a total failure and one quote from my dad, "You don't work with your hands, you work with your mind."

My parents told me I was going to have to pay rent for the garden shed I was occupying in the backyard and pay for groceries. I decided that if I was going to be paying rent, it wasn't going to be for a garden shed in my parents' backyard, so I moved in with some friends in the foothills outside of Seattle.

I went to work for the sign shop full-time at barely 19 years old. I had graduated from sweeping the floor and emptying garbage. Working at a sign shop was fun. I enjoyed going to work. It was a combination of auto shop, wood shop, metal shop, and art class. Now that I was working full-time, my new boss was Dan Lister, a guy who would change my life a year down the road. The sign shop paid for a community college welding class to allow me to get my welding certification. Finally, a community college class I wanted to go to! With my new certification, my job was building Starbucks coffee signs. I would fabricate and weld the aluminum frames, take them to the paint booth, paint them, wire them, apply the vinyl, and crate them for delivery. Seeing my creations from start to finish was awesome.

One day, my boss Dan Lister told me to come into his office. *Am I in trouble?* Dan lit up a cigarette. I'm sure it was difficult for him, but he explained to me how I was the hardest working, most dedicated, responsible, quality craftsmanship worker they had on the shop floor and his favorite employee. This made me feel great! *He must be giving me a raise*, I thought. The conversation turned a corner when he told me he didn't want me to work for the sign shop anymore. He said they were never going to pay me what I was worth. He said I was young, and I needed to find a better paying career. Dan said, "You know, my brother is a union electrician. He makes really good money. Why don't you go see what they have to offer you."

I took Dan's advice to heart and went to the union hall to see what it was all about. About a month later, after a barrage of math and aptitude tests, I was accepted into the apprenticeship to become an electrical apprentice.

I had just turned 20 when I started my first day as an apprentice. My first job was at Boeing. We were to be working on machines that made aircraft

parts, I was told. I showed up with not a clue of what electricians actually did. I figured we would be doing stuff with wires. Boy, was I wrong! My very first task was unloading a truck. I had to move thousands of feet of rigid metal pipe in 100 pound bundles all the way across a sweat-inducingly hot building to our work area. I was exhausted when my journeyman threw me a hand bender and asked me to run some pipe. I'm sure he could tell by my stare that I had no idea how to accomplish the task. He was annoyed when he said, "Oh, you must be a first year," and proceeded to give me a 13-second tutorial on how to use a hand pipe bender. Learning to bend pipe by hand was not an easy feat. I had a bone pile of pipes pretty big before I even got my first piece of pipe installed. I sat in my truck at the end of the day filthy, sweaty, and exhausted. I was ready to quit.

But, remembering how much I disliked my first day at the sign shop, the next day, I showed up again.

When I was 22, I figured out what to do with the money I saved from not going to community college. I decided to use the money for a down payment on a house in a small town in the mountains east of Seattle. This was a way better investment than college in my eyes. The small town also had a fire department I joined when I moved there.

The union apprenticeship was a five-year endeavor of working and going to school at night, but I finally graduated.

I worked as a journeyman for several different contractors and was laid off several times when jobs would end. I had a dangerous hour plus commute to Seattle during the winter over a mountain pass. Between the commute and being laid off, I knew there had to be a better way of making a living where someone else didn't control my destiny. So about a year and a half after I had my journeyman license, I started working on the side, wiring houses near home on evenings and weekends after my job.

I decided I wanted to do electrical work on my own full-time. I gained my journeyman license from my union apprenticeship, but this was only part of the requirements to start my own electrical contracting business. I had researched what was required, and the list was long, including state and federal licenses, bonding, insurance, and most importantly, an employee with an administrator's license. I didn't know how to afford an administrator, so I decided to get the license myself. I signed up for an evening community college class. When the class was over, I went to take the electrical administrator test. My sails quickly deflated when I received my failed test results. I was ready to quit before I had even begun as an entrepreneur. I didn't need it, I had a good paying job.

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I ended up taking the test a month later and passed. With everything else already lined up, I was in business, but I didn't have enough work to support my mortgage and bills.

My very first job I did rewarded me with a \$1000 fine for a paperwork error I made. The first job almost bankrupted me before I even got off the ground! I was ready to quit. I had no business being in business for myself. I was a good electrician but knew nothing about business, bookkeeping, taxes, payroll, employees, or even a business plan.

I had been with the fire department for four years at this point, and they offered to pay for an evening EMT (Emergency Medical Technician) certification class. The class was a full quarter, and I ended up with my EMT license. One of the neighboring towns had a position open, and I decided to take it. I committed to working at Medic 1 every Tuesday. At least I would have one day a week of guaranteed income even though it was minimum wage.

My plan was to do my estimating, billing, and bookkeeping in my downtime at Medic 1, and I would have the rest of the week to do electrical work. In case I couldn't get my business to work, I was still paying my union dues so I could go back to work for the electrical union. My biggest problems were getting homeowners to pay me, dealing with bookkeeping and billing properly, and managing flaky employees.

Countless times in the first several years, I was ready to pull the plug on the electrical business and work full-time as an EMT. I'm glad I didn't quit. 10 years later, owning my own business opened my eyes to me being the one in control of my own financial future. Creating my own paycheck was risky but not as risky as relying on someone else to give me a paycheck and letting them control my financial future.

I met Emily on Valentine's Day 2010, and in about a year we would get married. I had a lifelong goal of being a pilot and decided that I needed to get that accomplished before I got married or it would probably never happen. So, I found an instructor and an airplane to rent, and in about six months, I was ready to take my test. I failed the test and was so discouraged, I almost gave it up. Six months after failing the test, I decided I had way too much time and money invested in the endeavor, so I got over it, called the instructor, took a few more lessons, and ended up passing the test. I'm so glad I didn't totally give up on that dream, as it has been one of the best ongoing experiences of my life.

Shortly after getting my pilot's license, Emily and I decided to build a new house for ourselves in a neighboring town. It was time to say goodbye to the

fire department, who had eventually made me their chief, that I had been a part of for 15 years and my 10 year job at medic 1. We rented out the house we lived in and moved to our new property in a 10' truck camper. If you've never had the experience of building a house with your spouse, it is quite the marriage-building experience!

10 years ago, I made a goal that I was going to be retired by the age of 35. 35 came and went. I was disappointed in myself, but wrote it off as setting my goal too high. When I was 37, I decided I needed to try hard to make up for not being retired by 35 as planned. I had a friend, Jodi, at Medic 1 who I noticed was buying rental real estate. She and her husband Andy were more than willing to explain how real estate investing had worked for them. With way less education than I should have had, I decided this was the quickest path to retirement, so I got a line of credit against our newly built home and used the money for the down payment on a commercial multi-tenant building. Within a year, we had purchased two more mixed-use historic buildings.

Emily and I were managing these buildings and their 13 tenants by ourselves. This was one of the worst experiences I have ever had. I was ready to give up, but I decided to get educated in investing to save this endeavor. We decided to start attending as many real estate seminars and meetups as time and money would allow as well as listening to as many real estate investing podcasts as I could. Attending seminars and meetups has been the best education, far better than any four-year school could have provided.

I'm glad I didn't give up on real estate investing. Emily and I now own millions of dollars in cash flowing, buy and hold, commercial real estate, and with our financial education, we now help others to invest in real estate to make money.

Looking back at my life, most large accomplishments have come from pushing through fear, doubt, and uncertainty. I have been accused of being overly optimistic before. I guess I don't really see it as being optimistic. I don't see the problems, I just see something I want or that needs to get done and I figure out how to get it done.

If I would have given up on any little obstacle I came across each time I wanted to quit, and not pushed through to see it finished, I wouldn't be where I'm at today. Don't give up just shy of reaching your goals in life. Life doesn't happen TO you it happens FOR you, for a reason. If you take responsibility for all your actions and stay positive, the universe will provide the results you need.



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Life doesn't happen TO you it happens FOR you, for a reason. If you take responsibility for all your actions and stay positive, the universe will provide the results you need.



Brad Niebuhr and his wife Emily have built an impressive multi-million dollar cash flowing portfolio of multi-tenant commercial and mixed use investment properties. Brad also runs a successful electrical construction company.

Brad is constantly expanding his knowledge in real estate investment, which has led to him being voted into an elite inner circle group of fund managers and to a recent appearance on one of the top real estate investment podcasts. To learn more about Brad's projects and opportunities to get involved, please reach out to brad@fcinvestllc.com

CHAPTER 21

Because Others Gave, I Give

by Tami Damian

It was Christmas Eve. Mom gathered her three youngest daughters around her. The girls were 8, 11, and 13. With great angst, Mom told them that this year Santa would not bring them gifts. The family was going through troubled times. Their home became too unsafe living with an abusive alcoholic. It was time that Mom took the girls away from their home, their small town, the state, and their dad. They left with barely more than the clothes on their backs. The littlest one insisted on going back into the home they were leaving to get her baby doll. Even though time was of the essence in escaping town, she told her mom, “I need someone to love me when I’m alone.” They temporarily lived in an older sibling’s basement, then moved to a small duplex in a town where things and people looked and sounded different than back home. In fact, the girls went from living in a place where everyone knew them to a place that seemed like a foreign country.

That fall, they went from riches to rags in a car drive of fewer than 90 miles. The girls shared a bed in the basement. Mom slept on the couch upstairs. They had a donated Christmas tree, yet it looked bare with nothing underneath it. Mom planned stockings with small necessities for each girl on Christmas morning. Mom reiterated the news to the girls—do not expect Christmas presents from Santa. The teenager stated that Santa wasn’t real anyway. The middle girl was mad about everything in general. The youngest, the one Mom worried most about, looked up at her mom saying, with her eight-year-old wisdom, “Mom, Santa doesn’t care if we left Dad. He’ll still find us.” Tears brimmed in Mom’s eyes; the littlest one kept thinking that they were the bad ones, for leaving. She wished the littlest one wasn’t alone so much to take the phone calls from her drunken father. However, Mom had to work and get her GED, and the two older girls’ school schedules kept them away. Mom placed the little girl on her lap.

“You’re right. Santa knows that Daddy is sick, and we had to leave for safety,” Mom reiterated this message, hoping the girls realized that their father wasn’t a bad person. Mom wanted the girls to understand that alcoholism was a disease. Their father, WWII Bronze Star Marine, one of

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more than 12 children from a poverty-stricken family, didn't choose this disease; it was part of his DNA. Mom continued, "This year Santa won't have enough for all the children."

The middle girl angrily asked, "If money is scarce, why did you drop that money in the red kettle?"

Mom knew this too was a learning lesson for the girls, one that would hurt, but perhaps carry into adulthood. "We had an extra dollar; certainly, someone out there needed it more."

The middle daughter didn't concur, because right before the holiday break, there was no extra dollar to buy her teacher a present. The oldest just looked at the littlest girl, knowing this wouldn't help the nightmares. Unfortunately, the nightmares were based on the last days with their father. The teenager always cared for the little girl. She even had suitcases packed before Mom realized that they needed to escape. The teenager would do anything to protect her little sisters. Still on her mom's lap, the little girl announced an amazing faith and belief. "Mom, I know that Santa will come. I've been good. I know that he wouldn't forget us. I know he will be here.... Mom, I believe."

There was little use arguing, because God knows, there was no sound reason why this happened. What kind of mother leaves a solid home, taking her daughters from a small town to this huge city? She had only pennies to her name with no education and little work experience. She quit school to have her first of six children with this man she loved dearly. As she told the girls, he was sick. The illness she could handle. It was the night that he almost took their lives that she knew she had to leave. The night he thought he was still at war and the family hid in an attic. She told the little girl to be quiet and not talk. She was supposed to just hold her baby doll and make no sound. The little girl's silence probably saved their lives. Now, she barely talks. Mom taught her the lesson "don't talk" too well. Mom asked the girl to recite the story of Rudolph, Santa's red-nosed reindeer. It was on TV each year on the little girl's birthday. Through that story, the little girl understood the hurt of bullying. She told of Rudolph helping others even when he needed help himself. Speaking of the misfit toys, "If Santa brought those toys, I would love them like they deserve." The little girl recalled the scene when Santa announced, "I've got some bad news, folks. Christmas is going to be canceled." Tearing up, she declared, "Santa never really cancels Christmas."

This little girl might have a hard life, but she had such a soft heart. Mom could only hope that this soft heart would be used for good and not be used against her little girl. At bedtime, the little girl lovingly hugged and kissed

her mother. Her words were, “Don’t worry Mom, Santa will come. I believe.” In the middle of the night, the little girl crawled upstairs to find her mother sobbing into a cold cup of coffee. She sat on Mom’s lap, comforting her. “Don’t cry, Mom. If Santa is too busy to show up tomorrow, he’ll still find us. Let’s believe together.”

The next morning, the girls awakened, expectant and energetic and ran upstairs. The tree was bare underneath. Each had a stocking with an orange, an apple, assorted nuts, underwear, and socks. Not the kind of presents that Santa brings. Ironically, they didn’t even have a nutcracker. They later used a hammer to open the nuts. The two older girls were angry over the entire situation—leaving their home, their school, and their friends. They were angry at having nothing and being made fun of by their peers. They were angry about receiving socks and underwear. But the youngest remained optimistic, “I believe,” she asserted. Late in the morning, someone knocked on the door. The little girl jumped up yelling, “Santa, Santa!” Mom prayed that it wasn’t her soon-to-be ex-husband, not wanting to call the police on Christmas.

Peering at present-laden adults, the little girl inquired who they were and who they were looking for. They worked for Santa they said...and they knew her name! YES! Santa is real! He didn’t come, but he sent others. There were presents galore! Board games, robes for the girls, records, candy, perfume, and more candy! It was the best Christmas ever! “See Mom,” said the youngest, “If you believe, it will happen! I told everyone to believe.” Their mantra that day became—believe and what you need or want will come to you.

Mom began to believe too! Raising three girls alone proved difficult. Navigating public housing, food stamps, and public health care were difficult trials. The youngest daughter always wanted and expected more. She hated the green lunch card that meant she received free/reduced-cost lunches. Sometimes, Mom saved money so the little girl could buy chocolate milk like other kids. Mom knew how mean kids could be. The little girl wanted to celebrate her elementary school’s 50th birthday with a celebratory pin. Mom couldn’t afford it, but one day a quarter appeared on Mom’s desk at work with instructions to buy that pin so the little girl would feel proud. She was a Girl Scout, earning “all-around best scout” honors, selling the most cookies, and raising funds for her troop. This was even though her family still had troubles paying monthly bills. Someone donated money for the uniform, sash, and the badges she earned each month. Someone, somewhere, quietly gave so that this little girl could experience life. Each month, a school book club order form arrived. She took home the flier, circling every book she wanted to read. Most of the time, Mom redirected her to the library. Yet,

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often, there was someone...someone that gave just enough for the little girl to order her books. Sometimes she even got a free poster!

This little girl convinced the local newspaper that she could deliver newspapers at age 10, even though their minimum age was 14. She had her own checking account and learned about budgets early because someone trusted her. She conducted fundraisers at age 11 for those less fortunate. She proved responsible and reliable. And even though receiving help, she still helped others. She saved money to "fit in," buying OP shirts, Nike shoes, and lunch from local vendors. Goodbye, green lunch card. Although poor, she lived without shame, well, not much anyway.

As the little girl grew, she played softball well enough to make a traveling team but had no money to travel. Somehow, a parent always offered a ride, a room to share, and food from their coolers to feed the girl. Somehow, someone always helped Mom: by buying a ball glove, paying for a uniform, or providing snacks and transportation. At age 14, the not-so-little girl defiantly said, "I will not live my life poor!" Mom wasn't angry, as welfare kept her kids alive. Mom was proud to see her youngest seek a different path. In high school, she needed a car for work, and a car materialized. She wanted to join the spirit squad. There was no money. But someone gave. She had a uniform, right down to the right shoes.

She was a worker and didn't especially like being a charity case. Her work allowed her to speak to service organizations, to youth clubs, and to boards of directors. She gained skills of persuasive speaking and influencing others.

Scholarships and grants were given so that the girl could attend college. She did. Mentors and older family members showed her how life could be lived when one does have money. She graduated. She decided to get a master's degree. She works today...and she gives. Today, this girl's name is on a wall of benefactors to a community foundation, and on a wall to keep a park alive in her mother's name, leaving a legacy. She established a memorial foundation in her mother's memory. She works with other women giving money, time, and talent to help children. She helps kids believe. She asks family members to ring the bell with the red kettle each Christmas season. She gives. She gives because others gave. Someone always believed in her when it mattered.

It's hard to imagine how life would have progressed for that little girl if "Santa's helpers" didn't show up that Christmas morning. Would she have lost her faith, turned cold and angry? What if no one gave money for her to partake in a school's party? Would she have become a loner and a hater? What if she wasn't allowed to compete in softball? Would she never have known the hurt of losing, the humility of winning, the pride of earning a

trophy, the emptiness of coming in second, even though everyone played their best? What if she never had the joy of having her very own books? Would she have explored with the characters, realizing there was more in life than what she could see? What if no college scholarships existed? What if no one had believed in her, just as she believed in Santa all those years ago? What if she and her mother didn't have that pact, "If you believe, it can happen?" What if?

We never really know the significance of our donated dollars, until perhaps many years later. The dollars and items donated throughout this young girl's life made a difference. They gave her something she needed to succeed. Hope. They gave her chances. They gave her opportunity. Sometimes the money that was donated took away the shame of being poor. Sometimes it gave her confidence, courage, and faith.



It gave me life. I am proud to be the daughter of Rose Atkins: fighter, survivor, caregiver, supporter, mom, and believer. She gave me everything I needed and a lot of what I wanted. Sometimes I wonder how she found those donors, those agencies, those helpers. That, I'll never know. But I do know...others gave, and they affected my life significantly. Because others gave, I give today.

And I still believe in Santa Claus.

Rose Atkins
9.12.29 – 7.1.11
My Mom...My Hero.



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Believe and what you need or want will come to you.
Believe. Always believe!

We never really know the significance of our donated dollars. Often, the impact is far greater than we could ever imagine. A small gift at the right moment changes the trajectory of whole lives. #ChangeALife



Storyteller, teacher, trainer, author, advocate, friend, sister, aunt, wife, and daughter all describe Tami Damian, president of Leadership Education And Development Group. Tami's passion is helping others find their passion and purpose. She has a way of seeing strengths in others and then challenging them to utilize and further develop their strengths. She also speaks for those who have not yet found or perhaps have lost their voice. She is a known difference-maker in her community, volunteering for the United Way and several local nonprofits. Tami is a Ziglar Legacy Certified Trainers with Ziglar Inc. She is also the author of the Life Lessons Learned series. "Life gives us the lessons," Tami says. "It's up to us to learn them."

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CHAPTER 22

The Man Who Owned 100 Homes but Had No Bed to Sleep In

by Eric Luneborg

If I didn't calculate all the grievances against me and carry my badge of victimhood, I had no identity. As long as I was able to hide behind a computer screen, none of my clients, associates, or tenants would know how dirty and ashamed I felt. As the world turned, I sat still. My feelings were safe, my ego was safe, and my fear of failure and success was shielded by my apathy towards the outside world. My isolation was my best protection, and I soon found myself clinging to the pain of homelessness.

From the very beginning, I believed money grew on trees. I had been financially self-sufficient my entire life. At eight years old, I was making about \$650 during the Christmas holiday. My pitch was perfect, and I sold out every year. "Mistletoe! Mistletoe for sale! Take as much as you need. Make me an offer, and I guarantee your kisses will come true!" The old ladies and high school girls ate it up. I was born for this! As a child, I had a tremendous high level of hope and aspiration. I believed the world was my sandbox, and it was created just for me.

But, betrayal entered my life at the age of 10. My mother walked out of our house, leaving four children and her absentee, workaholic husband, and never returned home. My two brothers are deaf and have other needs, and my younger sister was four years old. My father never taught himself sign language. Overnight, I became a full-time interpreter and homemaker. This was the birth of my codependency. With a heavy sense of responsibility, I self-elected myself and began a self-righteous mission to keep the peace in a volatile home and to serve my family.

The summer I was 17, I got mixed up with the wrong crowd. I was caught in possession of a controlled substance. I was arrested and held as an adult in the Lew Sterrett Dallas county jail. I entered my senior year of high school

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with \$40,000 in attorney fees and restitution debt. The next four humiliating years under the thumb of probation officers put me on a path of mania and desperation. But, I knew this was not my destiny. I was determined to find out what would happen if I didn't give up. I had to make some big decisions.

The financial weight of my debt led me to quit college. I spent the next two years working alongside my friend and owner of the Kharma Cafe, James Blundred. It was the best place in North Texas for live music, coffee, and girls. We were able to attract shows like the Grammy award-winning bands Brave Combo, Tripping Daisy, and Edie Brickell & New Bohemians and even blues master BB King. But, as our business floundered, so did many friendships that were purely based on what I was able to provide.

But, I was still young and naïve. By the time I was 23 years old in 1994, I had ratcheted up over \$80,000 in debt with \$16,000 of annual income. My debt was like a mole on my body that no one could see. I was unaware it was a result of my codependency, acute depression, and anxiety. The weight of my debt and the agony of trying to fill the hole in my heart began to define me. I was prideful and ambitious. I was marvelous at showing off as a front to cover for my lack of financial discipline.

Fake it till you make it would continue to define everything from how I managed my business ventures to how I parented my children. My principles waivered based on how I perceived other people's expectations of me. At great cost, I wanted to be accepted.

By the late 90s, I was committed to building my real estate businesses. By the age of 34, I had accumulated five real estate partnerships, owned a construction company, and managed over \$25 million in real estate assets. My entire self-worth and identity was wrapped up in my ability to provide. I had mastered the art of buying and selling real estate. But something else had mastery over me. My identity was grounded in the perceived power and knowledge. My ego grew to a point at which I thought failure was inconceivable (even though I was still deeply in debt). But my need for acceptance and a desire to feed my insecurities kept growing.

Then, I got the call. "Eric, it's your dad! You have to come now!" The night before, my dad had said he had something very important to tell me. After I hung up, I rushed over to his house, but an hour before I arrived, he had passed away. There was no reason to expect he would die. When I walked into his home, everything I knew that had definition and meaning in my life evaporated. My marriage was already on its last thread of hope. Owning and managing a nightclub and my other businesses while juggling hundreds of thousands of dollars in personal bad debt proved to be a path that would soon hit a dead end.

I felt like my father had abandoned me. What was he was going to tell me? Hurt and angry, my attitude towards my wife and my life's work as an entrepreneur was clogged up with deception, debt, pain, and neglect. I became the person I fought so desperately to avoid. My satirical humor became a beacon of self-hate. I was not trustworthy, and my behavior wasn't welcome home anymore. With one sweep, my wife kicked me out of the house, cut all my credit cards up, emptied all the bank accounts, and filed for divorce. I was physically stuck, broke, and depressed. My depression led me to homelessness. I owned and managed hundreds of homes but was not healthy enough to provide and care for myself. After living out of my car, I found shelter in a dirty one-bedroom duplex in a shady part of town. With only the clothes I could carry and my computer, I managed to barely keep my business alive through the 2008 collapse. I gave myself permission to be broke because everyone else was suffering too. But, no one knew I was grieving, homeless, and overwhelmed with loss.

I had given away too much of myself in exchange for other people's acceptance. I was willing to do anything to be liked, accepted, and respected to the point of bearing losses on real estate deals to save partnerships. Motivated by the fear of exposure, I covered up real estate losses by eating them myself. I finally came to see the perceived failure I carried dates back to how I coped with my mother leaving. I was determined to keep the peace and success alive at all cost. I came to realize I had believed if I gave enough of myself, at any expense, my ROI would be two-fold.

Eventually, I knew I had been betraying myself. The biggest secret a depressed codependent believes is they're a failure, not worthy, and responsible for the resolution of any grievances. As a child, I took on that burden. My self-deception was so strong, I worked overtime to find contentment in my personal relationships. It was an addiction to satisfy my ego. My head was filled with falsehood, and I did not know how to honor my own feelings and principles first. I would give to the point of being starved. I had convinced myself the only value I had was the value someone else gave me. If my investment in others was not returned, I usually doubled down and tried harder. Eventually, anger and depression set in. Then the shame of my hollow attempts would lead me into isolation, and self-pity became my best friend.

The rough and unforgiving business of real estate development and construction had run its course, and I was mentally fatigued. During my divorce, I did not know who I was anymore. I had nowhere to live, and I was ashamed to have my children see me. I did not trust my own decisions and didn't think I would ever be accepted again.

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Pain and many misunderstandings had kept me from speaking to my mother for many years. One evening, I was hungry and trying to squeeze out a little money to live on, but I was so weak. Since she abandoned her family 20 years ago, I wasn't sure if she would accept my call. I had no one left to turn to. When she answered the phone, 20 years of heartache opened up like a fire hydrant. I could not stop sobbing. She invited me into her house and demanded I stay. In that moment, she accepted me when I could not accept myself. It was the only grain of hope I had.

I was 37 years old and living with my mother. I had hundreds of homes but did not have one for myself. I felt betrayed by best friends, my father, ex-wife, and business associates, and I was emotionally bankrupt and in financial despair. That next year, the hits kept coming. With an IRS debt figure higher than I could count, debt collectors, child support, my ex-wife's attorney bills, and other personal debt, shame and isolation was my only safe place. I had no means to prove my worth anymore. I was stripped from everything I knew to be true.

A friend suggested I visit a group of men who had been through similar situations. As I began to tell my story to a group of incredibly gracious men and unravel all the lies I had bought into, my life started to lift up above all my circumstances. Each week for the following seven years and counting, I've committed myself to being authentic with others and aware of the tricks I can play on myself. I discovered there is no fame at the end of my ego and there is only so much rhetoric I have to offer.

God was persistent with me. The process of healing and sanctification moved me into a deeper relationship with Jesus Christ. As God revealed more of Himself to me, I saw myself through his eyes. The mental torture of believing the lie of "I am only worthy of love and respect if I have something to bargain with" disappeared. I had always believed in God, but I never took time to get to know Him. Diving into a personal relationship with Him has provided a freedom that has allowed me to give without any expectations of a ROI. Unlocking this bondage has filled my heart with His love and has enabled me to give in a way I never thought possible.

It took time, but in huge part thanks to my personal growth, I climbed out of my financial hole. And, through persistence, today my business is 10x bigger than ever. The power of reconciliation with my kids has led us into new entrepreneurial endeavors at the early ages of 18.

I now mentor and teach other professionals how spiritual warfare can affect our entrepreneurial vision. My success isn't defined by any financial destination. Instead, I allow God to work through me as I teach my children the difference between taking a job versus creating a job as they watch

me plan new multifamily construction projects, invest in existing cash flowing properties, and create new partnerships, Although, it's a life long road trip, I know I have mastered the art of financial discipline. The peace I have is priceless. I know I am loved no matter how much money I have to bargain with.



TWEETABLE

We are, at our core, worthy regardless of what we have and what we produce. Accept your worth and unlock the power to give without expectation of an ROI. This is how you nurture your spirit, create booming businesses, and master the art of financial discipline.



Eric Luneborg is an entrepreneur, investor, and real estate broker. Through his network, he creates new opportunities in building real estate income portfolios and mentoring young professionals. A native Texan, but also an expert in real estate of Costa Rica and Belize, Eric's partnerships and counsel has helped investors balance their work life. Learn more at www.calreigroup.com caluneborg@gmail.com

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CHAPTER 23

One Rock at a Time

by Greg Zlevor

During my early professional years, I taught science at a high school in Wisconsin, coached football, coordinated youth groups, went to graduate school on the East Coast, and worked on staff at Boston College.

Eventually, as I built experience and confidence, it became clear that I needed to start my own company. I wanted to take my education, training, and experience and use it to create customized experiences for high potential leaders. In a practical way, I wanted to design encounters that help people accelerate their insight and development.

The start of my business did not go well. Three experiences stand out.

The first began at one of my talks at a youth conference. After the talk, a woman initiated a conversation with me and said she had an extensive network of churches, youth groups, and teen organizations who needed help. She asked me to design workshops for high school youth and faith groups. If I did that, she said, she would set me up on a tour through North America. She guaranteed 20+ workshops a year. Wonderful! I loved designing and running programs. It took two months to test and design the prototype. After several weeks of work, she accepted the design and scheduled the first event. A week before I was to go on my first assignment, she kept my workshop, hired someone else to facilitate, and never paid a dime.

Ouch! Lesson learned. I kept looking.

A few months later, I met an owner of a small consulting company through a mutual contact. This person also needed a workshop design and a facilitator to deliver it. BUT, this time I was wiser. I asked for payment for the design. Since I would be helping him build his company content and value, he agreed. He said, if the workshops proved successful, "I'll give you shares in the company. First, I'll start paying you for all the facilitation and delivery. If companies keep asking and using the model, I'll compensate you through shares."

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This was a good deal. I put together the workshops, waited until I had a signed contract for the first series of workshops before divulging my design, then ran them over 6-12 months. After several months, the repeat business proved the content worked. I also gained a nice following of clients. Leaders kept requesting me. As a result, I revisited our agreement on company shares. "The model works. Companies keep asking for it, and we receive consistent and positive reviews for the experience. It's time for us to talk about compensation and shares for the model."

His response, "I never said I would grant you shares. I'm paying you for the facilitation." He denied ever making the commitment.

Ouch two! Ripped off again! Another lesson!

This time I walked out with something...a practiced model, more experience, and some testimonials.

The third experience came when a person said they would show me how to work with large companies by bringing me into a project and teaching me all that they knew. My testimonials impressed them. So off I went again. This time I facilitated the work under the supportive eye of a mentor, or so I thought, until I submitted my expenses and fees. Then I was told that the client was no longer in need of future services and she couldn't afford to pay me for my past work.

Ouch again and lesson number three!

Three times I tried to launch my development company with and through others. None of them worked. I paid a heavy price. I lost money and time each round. Lessons carry a cost.

Finally, I decided that although I had a strong affiliation for community and working together, it was time to go it alone. I designed a workshop, secured a site, and marketed it with what little money I had left. Two weeks before the date, I only had six people signed up. This was looking dire. My wife, fearing the worst, begged me to cancel and recoup what little money I could. Fearing the rejection of failure, the financial burden, and disappointing those around me, I had some tough decisions to make. What made this hard was that, in my heart, I knew this was the path for me. I didn't want to upset anyone, but I needed to make this work despite the doubt and debt.

I decided to face the challenge head-on. Calling everyone who signed up, I offered a refund because I was unable to deliver on the promise of content and speakers. The decision to be transparent and face these strangers who trusted me, to call them and tell them the truth, made all the difference.

To my surprise, the six agreed to continue, and by the grace of God, eight more people signed up. Miraculously, three amazing things happened at that workshop that helped me to launch the beginning of my company:

1. A school superintendent in attendance hired me to mediate between faculty and administrative staff, which resulted in the avoidance of a strike.
2. A participant who was a consultant in a global training company provided me with an introduction that landed me a role as a training associate in that firm.
3. A university professor invited me to co-teach and write content and curriculum on community building and group dynamics.

This led to me being able to quit my position as a chaplain at Boston College and enter the world of global leadership consulting. For the next 3-4 years, business was booming with clients such as GE, Sabre, American Airlines, several universities, and the Center for Professional Development.

During this time, Arthur Andersen made me an offer that I couldn't refuse. They asked me to come in and build a national leadership practice around a unique model of community building, facilitation, and group dynamics. Not being interested in the position, I made some unreasonable demands in certain areas such as the size of my resources, my reporting relationships, my vacation time, and the management of my book of business. To my shock, they agreed to all my terms.

Now what? I worked so hard to start my business, and now I felt like I was selling out. On the other hand, the resources available at a large enterprise provided a unique opportunity. I made the jump.

I no longer had independent control over my content or clients, but I was willing to continue because I saw the impact of the work my team and I were doing. It was a great two and a half years until another change affected my career trajectory. A change in reporting structure and commercialization led me to the difficult decision to leave Arthur Andersen and start again.

The process of revitalizing my old company began relatively easily with the contract of Leapsource in Arizona, which at the time was the largest startup in state history. They were growing at the rapid rate of over 1000% in 18 months. I brought in a team of consultants to work on various leadership and team development projects. Unbeknownst to me, the company had grown too quickly and overnight had to file for bankruptcy, leaving me on the hook for the fees and expenses for my consulting team, which was significant.

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Having experienced this issue but on the receiving end while consulting, I wanted to ensure that my team was not left high and dry, and I felt morally obligated to make good on their contracts. Doing so required me to refinance my home and max out my credit limits, which financially stressed my family.

Digging myself out of this hole required my network. By going back to my old contacts, I was able to slowly start repaying my debt and get the company moving ahead. And my team continued to work with me to rebuild the company.

Then September 11, 2001 happened. One of my largest clients shut down all travel for six months following that fateful day, and another large client delayed starting their programs by four months, which once again put me into dire financial straits. In addition to the financial impact, my psychological stress was at an all-time high.

9/11 was a turning point for me. Originally, I had a United Airlines ticket (UA 175) on the first plane that crashed into the towers, and then when my flight was switched by my travel agent one week before, I had a 50/50 chance of being on the American flight (AA 11) that crashed into the second tower. Stunned and numb, I didn't know why I was spared or what I needed to do, but I felt that my whole world was changing. In the coming months, my marriage fell apart, my mental health strained, and financially, I scraped through...barely.

Some nights I spent alone in the basement on a green camping mat—confused, tired, powerless. My mind raced. Occasionally, I slept.

What gave me the ability to keep going during this dark period? Ironically, confusion and restlessness. I couldn't accept the basement. I knew there was more. I believed if I kept walking through the ambiguity, around some corner a string to pull would appear. Sleepless nights led to change. The green mat leads somewhere. How could I make all this pain matter?

So, I kept searching. Reading other people's stories and tips helped. I read *Transforming Problems into Happiness* 15 times. I meditated. I reached out to people who had been through darkness and difficulty. They encouraged me. "Keep going. I found a way, and you will too."

Alison Levine, while she climbed Mount Everest, found it so difficult near the top that she broke it down into small, small goals. At altitudes over 25,000 feet, each step requires five breaths. It's exhausting. "I would look 10 feet ahead and find a rock. I'm just going to get to that rock. Once I did, I looked for the next rock."

I found breaking the challenge into small pieces helped. *What do I need to do this hour?* If I could break it into a two-minute task even better.

I repeated the mantra, “If I learn how to do this now, I’ll be able to handle it better in the future. How can I figure this out?”

I eventually turned the corner and five years later moved out. Looking back, my ability to make it through hinged on one question.

How do I turn adversity into an advantage?

How do we take our selfishness and cure it into concern for others? If the purpose of life is attaining and achieving happiness, we must walk through the difficult times and discover new ways to keep standing up. “Stand up and serve.” My mentor says, “Never turn away.” He’s right. I kept reading, meditating, going to counseling, workshops, and reaching out. I asked for help and listened to well-worn advice. In a simple way, I kept finding the next rock and never stopped walking. I found a better way because I never stopped.

Find your rock and take the next step.

“I am a slow walker, but I never walk back.”

– Abraham Lincoln



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I found a better way because I never stopped.



Greg Zlevor is the President of Westwood International and the co-founder of the Global Community for Leadership Innovation. He has worked around the world teaching leaders and teams to lead wisely in a global age. Brands like Johnson and Johnson, Kimberly-Clark, Volvo, and General Electric have sought his insight and talent. How can he help you and your team lead wisely? Send a note to Greg at gzlevor@westwoodintl.com or call 802-253-1933. <https://www.linkedin.com/in/gregzlevor/>

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CHAPTER 24

The Meaning and Purpose of Life

by Lisa Haisha

I was riveted by Anne Frank's tragic tale in Amsterdam. I identified with her not only because I also kept a diary, but also because we wrote in a diary for the same reason: the red-checkered autograph book where Anne penned her thoughts was her best friend—a soulmate of sorts.

"Dear Kitty," she began in one passage before her charmed life came to an end. "I have darling parents...I know about thirty people whom one might call friends—I have strings of boyfriends, anxious to catch a glimpse of me...I have aunts and uncles, who are darlings too, a good home, no—I don't seem to lack anything." Despite all the "darling" people in her life, Anne felt alone, adding, "I come to the root of the matter, the reason for my starting a diary; it is that I have no such real friend." Anne's "real friend" was her diary.

I felt the same way when I wrote, and I too, had many darling people in my life. My life was full of promise like Anne's was. It seemed impossible that her life, with all its familiar girlhood trappings and inner longings, could come to such a brutal end. I imagined Anne holed up for years in her "secret annex" hidden behind a concealable bookcase, still penning in her diary and papering her walls with newspaper clippings of Hollywood movies, hanging onto the last shred of hope as the Nazis closed in on her.

Anne had dreams. She wanted to be a famous writer and journalist. Her tragic death brought that dream to life. I was haunted by this twisted irony. It left me with huge gaping questions: Why did she have to die like that? Was that her fate? If so, what did God have to do with it? Is God fair?

Many decades later, she is still one of the most read diarists in the world. She didn't pass to the other side with her song still inside her. She listened to her soul's calling. She understood that she had to stand alone to be herself, to belong to herself first. She knew she had to be who she was

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instead of twisting herself into fitting in with people she loved but was not deeply connected with.

I had big dreams like Anne did. However, by the time I was in my mid-twenties, I felt lost trying to please everyone else. I wanted to find my true self and feel like I belonged somewhere. I too wanted to be a diarist but wasn't sure where to start.

As I approached the cusp of adulthood, I still had Anne and the questions that she lit up in me about life, death, and faith in my heart. They kept feeding a quiet urgency and restlessness in my soul.

I felt like a Russian doll. Deep inside multiple versions of the same good girl exterior, there was my essential, true self—my authentic soul. The stories I read in books gave me a glimmer of it, like a sparkle of a distant sea on the horizon.

I realized that the secret of happiness and fulfillment was breaking up with yourself in order to meet your authentic soul. So, instead of traveling to have fun, I wanted to shed the old me and find meaningful work...to go out into the wilderness alone and see if I could survive.

That led me to my decision to travel by myself to Iraq after the Gulf War, because that's where my father was born. I wanted to go to an orphanage to do mission work, get in touch with my roots, and make a difference.

I brought supplies, medicines, and games. I talked with the children, asking them many questions: Is God fair, why or why not? Who in the world would you want to meet and why? If you had one wish, what would it be?

I realized they felt alone and scared. They did not know what was going to happen minute to minute. One child said that his uncle lost his leg. Another said his father was killed in front of him. Another girl stated she thought God was unfair because her whole family was dead but her.

After several weeks of the orphans sharing their stories, I told them I was going to memorialize their words. That set me off on a five-year, 15 country journey visiting orphanages and asking the same questions to kids on six continents.

I wrote about my experience and put the answers from the children's voices in a book called, *Whispers from Children's Hearts*. I realized the real stars of the world were these children and the people who selflessly cared for them. That incident of giving back changed my life forever because I realized the best way to heal from trauma, anxiety, loss, depression, and failure is to volunteer and give back. Nothing shifts one's energy and karma more than

that. You can't think of your problems while you're helping someone else with theirs. And through service, you discover who you are, which is the meaning of life. The purpose of life is giving it away.

Today, I am a mother, wife, and a successful international speaker, life and business coach, author, and world traveler. I work with actors, inventors, and innovators on the art of the pitch to raise millions from investors. I teach public speaking and presentation, life style, leadership, communication tools, and giving back through my non-profit Whispers from Children's Hearts. My upcoming book, *Under a Baghdad Roof*, is coming out in fall of 2020. I am on a mission to help people open up their hearts and souls and present themselves authentically to the world.



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Be who you are instead of twisting yourself into fitting in. Listen to your soul's calling. Sometimes you have to stand alone to be yourself.



Lisa Haisha, M.A.'s is an experienced life coach who founded The SoulBlazing™ Institute and the non-profit foundation Whispers from Children's Hearts. Lisa teaches women, men, and couples how to "show up" in their lives with her fearless expression as a globally sought-after life counselor, life coach, and mentor. Her popular, decades-old work has garnered the attention of Hollywood's elite, helping them deal with ego, fear, and shame, which gives her unique insight into the minds of powerful leaders. Lisa is a speaker, author, traveler, producer, screenwriter, model, and host of SoulBlazing with Lisa Haisha on Amazon Prime.

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CHAPTER 25

It's Okay If You're Broke, Homeless, Sued, and Your Car Catches Fire

You Will Still Succeed

by Will Heybruck

My Bronco jerked to a stop as I slammed the brake, and in one motion popped the hood, threw it in park, and opened the door. A fleeting regret for not refilling my fire extinguisher flashed through my mind, but dwelling on that would not fix my current problem: all my worldly belongings were packed inside my truck in anticipation of a 500-mile drive back to college.

Opening the hood created an even bigger escape path for the flames, which now towered over my head. This was actually good news, since I could tell it had been starved for oxygen, and was likely oil-fed. If I could just get the fire out, it would probably not reignite. I ripped off the jacket that I recently received from the Mecklenburg EMS Agency, a job I loved but had just quit, and beat out the flames from the top, then dove underneath to finish the job. Hot oil dripped on my face and arms as the flame subsided.

The experience I gained when, at 16, I joined the local volunteer fire department had paid off. I had been around fire enough to have a healthy respect for it, but also know its limitations. Risk a lot to save a lot, risk a little to save a little, is the firefighter mantra.

I expected to hear sirens and see flashing lights, but either nobody drove under the flaming truck on the Charlotte interstate overpass, or at 4 a.m., nobody cared enough to call 911. I took stock of the damage. It was my lucky night—some minor melting of plastic components but nothing major. I found the initial culprit and repaired the split hose on the side of the road.

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My truck started right up, but its hum was accompanied by a high-pitched whine. Not the fire, but the short period of driving with low oil, had doomed the fresh (and expensive) transmission rebuild.

I was days away from leaving my hometown of Charlotte for Florida, vowing to return only when I had finished the last two years of my college degree. 18 months earlier I had quit an unsuccessful attempt at college. I hadn't been having fun, and I wasn't succeeding professionally. My independent mindset did not appreciate dorm life, nor the overbearing supervision from my parents who controlled all of my tuition, meals, and flight training money. The attacks of 9/11 hit my aviation school especially hard, and the rift between me and my parents grew as they continued to exert control over my college and professional life. The cost of flight training was going up, and my parents' financial plan had little tolerance for extra expense.

The well thought out roadmap to get my four-year degree and become a professional pilot had fallen apart. I returned home to where I felt comfortable. I intended to get a job, save money, and go back to college when I could. I can't remember if the fire, being sued, getting kicked out of my house, or the \$1000 transmission rebuild happened first, but they all waited until I had quit my job. From the \$2000 I had saved, the unplanned repairs left only \$80 in my pocket.

Not knowing if another calamity would occur in the middle of nowhere, and having no money (or credit) to fix it, I hit the road, because quitting was not an option. Determination and an unhealthy confidence in a 16-year-old, beat up truck with a self-installed engine and transmission would have to suffice. Some friends I had made during my first two years of college kept a room open for me at the beach house they moved into, and also kept asking (hounding!) me as to when I would return from my self-imposed hiatus.

When I finally pulled up, it felt like home as my friend Amanda came running out with a huge hug. My roommates took care of the rent while I picked up a couple odd jobs cutting grass and bartending. This was when I learned something about myself; the most important thing in my life is to be happy and have fun. I remember my parents telling me when I whined about not enjoying myself, "You're not going to college to have fun." I got their point, but I disagreed. Now, I had little money, no real job, and wasn't in school, but I knew I was in the right place.

Compared to many kids, I was lucky. I always knew I wanted to be an airline pilot. Going to the airport to pick my dad up from his frequent business trips was always an adventure. I remember seeing pilots use hand signals to communicate with the ground personnel and thinking that was the coolest

thing. We collected baggage carts to return for their quarter reward, and played “who can see the control tower first.” *Pilots make a lot of money, they hardly work and even when they do, it’s fun!* I was in for a rude awakening.

In spite of my singular career focus from a young age, my parents always insisted I be well rounded. If I heard that phrase once, I heard it a thousand times: well rounded. Boy Scouts, soccer, baseball, science fairs, basketball, lawn mowing business, reading books, school clubs and groups...the list of activities I did as a kid goes on and on. I was expected to know a lot about a lot of different things, and I soaked it up. I even took on more: amateur radio, EMT, volunteer firefighter, and mechanic.

This instilled in me the importance of doing things yourself. When you learn to do things yourself, you know they will be done the right way, not to mention saving money. Many people do this, but my family took it to another level. It was exceptional and rare to pay a professional to do anything to our cars or house. My father could fix anything and did. Electrical, mechanical, plumbing...it was all fixed in house. He even built us a go-cart from scratch. I took that mentality and made it my life. I replaced engines, transmissions, and axles and installed lift kits. I built custom rims and rebuilt air compressors and my college’s ski club boat that had been the victim of poor (no) maintenance, a collision, and an engine fire. At the beach house, I even installed a horn that played Dixie in Amanda’s car without her knowing. I decided I would do everything myself, and I wouldn’t need help. As I later discovered, that well-intentioned worldview prevents people from achieving their potential.

While I was on my hiatus, my friend and roommate, Pete had started a fraternity chapter, and our house had become their unofficial gathering spot. They were all great guys and included me (the non-student dropout nicknamed “Fireman” with the lifted Ford Bronco) as one of their own. Fun was never lacking, and in complete opposition to my first two years, I was having a blast. What I hadn’t figured out was how to get the tens of thousands of dollars I needed to finish my degree and flight training.

My friend’s sister, Lydia, came to the rescue when she sent me a job listing for a full-time position on campus that I was uniquely qualified for: safety department dispatcher. My 911 dispatcher, firefighter, and aviation experience were the perfect fit. I took home a sparse sum of \$495 every two weeks, but I no longer had to worry about how I would pay the \$3000 per class tuition fee; it was free for full-time employees! My roommates no longer needed to cover my \$290 per month rent. I had beer money and a plan to finish my degree. Working five nights a week, and going to class during the day left little time for sleep (especially after I added in a healthy

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social calendar) but at least I was progressing toward my degree with the end in sight.

With less than a year to go, I lost my job and the \$30,000 per year in free tuition that came with it. Now I REALLY didn't know what to do. I was back at square one. My friend (and fellow Bronco enthusiast) Kris came to the rescue when he offered to be my flight instructor, not only for free, but on top of that, he would pay for half the cost of the last flight rating I needed to meet minimum entry-level airline requirements. It was a godsend, and I was able to finish training to apply to commuter airlines, which did not require a college degree. If I could only get one of these jobs, I could finish my degree later! But I had very little experience, only 300 hours of flight time, and I had never flown a multiengine airplane as pilot in command.

Enter my high school friend Steve. Already at a small airline for three years, he pushed my resume to the HR department and gave me a recommendation that led to an interview, and a job offer. I couldn't believe it. I was an airline pilot, for an airline that was owned by one of the biggest major airlines in the industry, without a degree, and only seven years after I started college! You couldn't wipe the grin off my face.

Looking back, it's obvious that my friends were vital to my career success. Persistence, courage, and faith are necessary and will get you a long way to achieving your goals, but they're not everything. I've only recently connected the dots on why successful people in business and real estate insist that if you want to be successful, you must first develop a team. This seven-year journey was more than accomplishing a goal and achieving a dream I had since a young age. I had done it without anybody controlling me or telling me what to do or how to do it. I had figured out how to do it without my parent's financial support by unknowingly and unintentionally developing the best support network anyone could have: a trusted team. When I finally graduated 12 years after I began, I threw a weeklong beach party for my friends who flew in from all over the country, even as far as Hawaii, culminating in my graduation ceremony. Their help in opening doors when others closed was crucial to my success, but their unselfish commitment to celebrating my victory was just as important to me.

We can be mediocre at many things, a jack of all trades if you will. Combined with stubborn persistence, this will put us in life's "successful" column. But the best and MOST successful leaders put quality people in positions where they are empowered with responsibility and are given the tools needed to outperform. As I transition my professional life into real estate, I'm applying the great lesson I learned from my aviation pursuit, which was to develop a team. We are only as good as the weakest person

on our team, which should be us. It's great to be determined, but without a great group of people to support us and lift us higher, we can be that successful jack of all trades but never achieve our goals.



TWEETABLE

Be true to yourself, no matter what the cost.



Will Heybruck is a real estate investor and pilot for a major passenger airline. Born in South Florida, the son of a teacher and an electrical engineer, he grew up in Mint Hill, NC. After high school in Charlotte, he attended Embry Riddle Aeronautical University, finishing his BA in professional aeronautics 12 years after he began. He is also a fire captain at a volunteer fire department near Charlotte, NC which he joined at age 16. His hobbies include his Ford Bronco, ham radio, honkytonk music, and outdoor sports, but most of all, spending time with his friends and girlfriend Liz. He currently lives in Charlotte, NC with Liz and their beloved dog Tyson. He can be reached at willheybruck@gmail.com.

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CHAPTER 26

How My Entrepreneurial Passion Led Me to Belize

by David Kafka

Most of us at the Mount Pleasant Fire Department outside of Charleston, SC had to have a part-time job. I was an engineer (I drove the fire truck), and my part-time job was as a firefighter at Ashley River Fire Department. But I wanted more. I wanted to start a business.

I decided to start a landscape company, and Supergreen Inc. was born. On my days off from the fire department, I was going door to door offering lawn services. I started out using home garden equipment, but before long, I was so busy, I needed commercial equipment. I specialized in offering services to affluent people with second and third houses and to larger property managers. It was exciting building something and making good money doing it. I had what I thought was the perfect life, or did I? Very important decisions were ahead.

I loved being a firefighter and LOVED my brothers and sisters I worked with. To this day, I keep in touch with many of them. However, the politics of the job were getting to me, and the amount of business I had was going to make me choose between my jobs and my business. How could I quit and lose that guaranteed salary and health insurance? My heart was in the job. My identity was a firefighter. But I wanted to be in control of my time and my future, and I knew I had the potential to make a lot more money. The American dream, right? I decided to leave and retire from the fire service. I was told I would be back, and I would not make it. That made me even more determined to make my company work.

A couple years later, I was making it and had a couple employees. We were expanding, and with multiple crews, we needed a place to keep our trucks and equipment and a meeting place for all to load up and get their job sheets. We wanted a professional image, so we got uniforms, new trucks, and better equipment.

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A real estate agent showed me this awesome house on Johns Island, SC with a few acres. Yes, you can have a business there, he said. So, we did it. The property was perfect, and the house was cool but needed a lot of work. Fortunately, I liked to do this in the evenings and weekends. We lived in a 1960s single-wide mobile home. You know, the one with the orange shag carpet? It had a storage place, a meeting place, and country living at its best.

Then about six months to a year after we got the house done and moved in, I got a letter from the county that I couldn't run a business there. I fought it and fought it, but the neighbors complained, and in the end, the road was a private road for residential use only. I was told to move or face daily fines. So, I had to scramble and find a place to keep my stuff. Just down from my house, I saw a property on Main Road and Belvedere Road that was a little over an acre and had a house. I refinanced my house and pulled equity out to buy this property.

At the time, we had 15 to 20 employees. I was not cutting grass anymore. I was running the landscaping and irrigation side of the business and was phasing out of that to just manage the company. We made the house our corporate office on the Belvedere side and the trucks and equipment on the Main Roadside.

I was so excited, but money was getting tight. I never counted the cost of the fence, remodel of the house, fuel tanks, and storage containers to house the equipment. The more money I made, the more we would spend. We made it work though. Sales solves all problems my mentors say now.

Then, ONCE AGAIN, I got a letter from the county. I needed to landscape the new property, pave the parking lot, and put in handicap parking. Are you serious? NONE of my neighbors had those things. I felt like I was being picked on. After getting a hard knocks education, I was jaded but did what I was told to do. It took a lot out of us, but I worked harder and made more money.

But I spent more money too. We were living the American dream: nice house on some acreage, sports car, Harley Davidson, other nice cars, and private school for our daughter. We traveled, went out when we wanted, bought what we wanted, had parties, and enjoyed our hot tub. We had nice, newer equipment for the business, a new tractor, a Bobcat, and trucks. I was one of the first companies in Charleston, SC that had Isuzu NPR box trucks with hydraulic lift gates to keep all the equipment in. We had three of those. I had started a 100% organic fertilizer and pest management program, the first in the area. We were close to 30 employees including all office staff now. We were still servicing east of the Cooper area, but we branched out to some

nice commercial projects and surrounding affluent areas called Kiawah and Seabrook Islands. Wow, those were sexy properties surrounded by beach, wetlands, tributaries to the intercoastal waterway, and like four or five golf courses. One of those courses held the Ryder Cup and was the set for the movie *The Legend of Bagger Vance*.

Since I had crews to do all work and great management staff, on some days, I worked with a buddy of mine named Ty who did electrical work to make some extra money. He and I always talked about property and traveling. Inspired by our conversations, I bought a couple lots on Johns Island for investment, and I wanted to look elsewhere. He bought property on Wadmalaw Island.

On weekends, we always hung out with friends. One day, we were all sitting around a fire pit outside after fishing at my buddy Ty's house, talking about how all we were doing was working to pay bills, pay employees, pay taxes, pay insurance, and on and on and on. We had been reading a couple awesome books by Irwin Schiff: *The Federal Mafia* and *How Not to Pay Income Tax*. My mind was racing. We all talked about getting the heck out of the USA. I said jokingly, "I'm moving." We didn't like what was going on and how small businesses were being treated.

I started looking at Costa Rica, Mexico, and a small country called Belize. Everyone I talked to about Belize didn't know where it was or hadn't even heard of it. What I was reading about Belize I liked! I picked Belize first since it was English-speaking, safe, a tax haven, part of the British Commonwealth, and pretty easy to get to, with all the fishing and diving I could do. I could work from anywhere with QuickBooks, emails, and my managers running everything. We booked a trip for one month to Belize.

When I walked off that plane in 2005, I felt something that I can't describe other than an inner calm. We started in Ladyville in Black Orchid Resort and made immediate friends with Doug and his wife and daughter, then moved on to Placencia Village in the Stann Creek area and San Pedro on Ambergris Caye. We went to the zoo and Actun Tunichil Muknal (ATM) cave, a Mayan archaeological site. The time flew, and before we knew it, the month was over. I was sad to leave. When we got back, everything had run well, but I was sad I was not in Belize. Six months later, we booked a trip again, another month. We went back to Placencia Village again, and we went to Hopkins Village and San Ignacio. When we went back to Placencia, people remembered our names. I felt at home. Back and forth, we went to Belize every six months for about a month every time. I noticed when I left, I got depressed. On the fourth or fifth trip, I was saying, "I could move here."

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I had met the guys from RE/MAX in Belize, and they needed help. So, every visit I would listen to them, go home, and do research. I was learning the product and what it took to move there, including what it took to buy property with its laws and rules, and at the same time, I was experiencing it firsthand. I saw there were no laws regarding real estate agents and classes, and I saw crooked people selling real estate. I thought if the crooks could make a living, I, being an honest person, could do well here. I love real estate, and I love Belize, so it seemed like a perfect fit.

I sat down with the family and asked them if they would move to Belize. My wife said she would try it for six months. I told her six months is nothing in Belize. I thought we'd need to give it a year. My wife said yes, she would do it. I think she said yes because she knew how much I loved Supergreen, Inc., my BMW and Harley, and our friends, and she thought I would never sell the company.

By this time, it was 2008, and landscape companies were closing due to the recession. Fortunately for us, we were working for the wealthy taking care of their second, third, and fourth homes. But it did drop, and we did have a lot of debt. I hired a business consultant, and he helped us lower costs and put us on a plan to help bring us out of the recession. This consultant was also a business broker. So, I told him I was thinking of selling the business and all my properties, paying off all my debt, and living on a 40-foot yacht in Belize.

The plan was launched, and it seemed like everything was falling right into place. The business sold in less than six months, the business property sold right after that, my BMW sold, and my consultant took over the payments on the Harley. I was selling stuff in the worst time of financial recession the world had ever seen. We took another trip to Belize and secured a place to live and enrolled Serena, my daughter, into a private home school out of California. We picked Placencia to live. The village was so cool, laid back, and friendly, and it had some of the nicest beaches in the country, a lot of wonderful restaurants, and friends we had made. Coming from Charleston and Johns Island, I knew we wanted to be close to the beach, any water, so I could fish, dive, and enjoy the outdoors. Everyone in Belize and especially Placencia made us feel welcome and at home.

We had to work up to the move, so we sold stuff on eBay and started a home management business for some of our clients who didn't rent their second homes out while they were living elsewhere. We'd check the house to make sure everything was paid, and everyone was doing their jobs like the landscapers, house cleaners, etc. Once we left, we would turn this business over to a friend to run. Some things were not selling, like our house and our land. The guy that bought the business needed us to hold

paper on \$100,000. I was okay with this. If he didn't pay, I would get the business back. The business consultant recommended a lawyer to do the closing for the company. I stayed on to help transition the business over to the new owner.

In the transition and finalizing the selling of items, days turned to weeks. Weeks turned to months. While waiting, the broker and lawyer had some nice business opportunities with which I could make some cash back in a couple months. I also let the lawyer negotiate with the business debt to settle on a lower dollar amount. What was left over I would keep to live on until my Belizean real estate business was running and until the short loans I made to the broker and lawyer for the business opportunities paid off. But things were looking a little tight. There was no way I was getting my 40-foot yacht.

If what I know now, I knew back then, I would have made many changes. One of my mentors says trust but verify. The lawyer and consultant worked together to scam a lot of money from me. I trusted them, and the investments never panned out. They knew I was not a sophisticated investor and didn't explain the deals or the process like they should have. Once I had sent them the money, I felt thrown away like garbage. Neither of them ever returned my calls. They made over \$100k USD off me during the whole process. But I can't put all the blame on them. I was the one who gave them the money and the control.

I was done and ready to get the heck out of the US. I was being taken advantage of way too much. We sold the remaining things we owned at 25 to 50 cents on the dollar and let the house go into foreclosure. All we owned was in a 20-foot container, and only half was ours. The rest we bought to sell in Belize to make some cash and help pay for the duty and shipping cost.

I boarded a plane to Belize with about \$22,000 USD to start a life over with my wife and my 11-year-old daughter. Failure was not an option! We were grateful that in about six months I would be getting the \$100k owed to me from the business and that we still had two US lots of land we could sell. I was not too worried, as I know I am a hard worker. When we arrived, I had to obtain a work permit, and while waiting, I studied, listened to conversations, and was learning. After a couple months, I received my work permit and I started as an assistant. I worked 8 a.m. to 8 p.m. most days, six days a week.

Six months later, the money was due for the business, and the new owner didn't pay. He claimed he had lost a lot of business and pointed to issues "I had caused" as an excuse. After he took over, he changed everything around, and yes, he lost business, but that was not due to me. Of course, the lawyer told me it would cost too much to go after him. It was best to

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write it off. I was running on fumes, so I couldn't fight it. In the end, I settled on a few thousand dollars. A couple months later, I sold the last two lots of land we owned for about a pittance of \$8k each, but I was okay with that because we were still turning a profit. I was done fighting. My life was simple in Belize. I didn't need the stress.

I was working a lot and long hours to build a reputation and a new business with RE/MAX. I moved up to agent, became a volunteer firefighter, and joined the Placencia Humane Society. Then I was able to buy the Placencia franchise and Hopkins territory from RE/MAX LLC and opened an office in Hopkins.

Today, I have an excellent reputation for being honest and telling it like it is. I knew from the start I needed to build relationships. I'm an agent who sells like a farmer rather than a hunter. Now, I am one of the top agents in sales in Placencia and with RE/MAX Caribbean and Central America. I'm always in the top 100 agents. That has enabled me to purchase a couple properties, one of them with six rentals.

When I became an agent, life was going great. At least, I thought it was. Then, I heard *The Real Estate Guys Radio Show* and then met the hosts. That led to the purple book by Robert Kiyosaki, *Rich Dad Poor Dad*, and the rest of his books. My mind was opened to a whole new world. I found people that thought like me but knew so much more. I couldn't stop learning and reading. I was taught to think BIG. Your limits are only what your mind holds you back from thinking, good debt versus bad debt, financial freedom is not a NUMBER or dollar amount, and on and on. Man, I could see all the mistakes I made, but I learned a hell of a lot from them. I made myself get up, dust myself off, and get right back at it.

My new purpose in life was formed. I loved Belize and the people, and this was MY HOME! As of February 2020, I will have been here for 10 years and will be approved to be a Belize citizen!

I see a lot of locals who cannot afford to live well due to the high cost of property, lower wages, high interest rates, and short loan terms. So, my mission is to bring quality, safe, and affordable housing to them. Over the years, I have fought to advance animal rights, build a new fire station with new equipment, help locals start businesses, and teach them the financial education that I have been fortunate to learn and continue to learn. I have plans to do agriculture farming and other projects I see a need for. Belize is one of the fastest-growing countries in the Caribbean, and I plan to do everything I can to continue it being a wonderful place for everyone to live. I welcome all who are interested in the same mission to join me.



TWEETABLE

An ordinary person with a passion for helping others, a drive to work, and lots of dream can change the world. Don't let anything stop you from making your dream a reality. Failure and other people will discourage you and that will only help you to never quit and never give up.



David Kafka was born in Germany, grew up in Columbia, SC, and moved to Charleston to start his life as a firefighter where he was a recipient of a Life Saver award. He started a successful landscape company before vacation took his family to Belize where they fell in love with the country and people. David is an honest real estate agent broker and always in the top 100 agents in the Caribbean and Central America. He is developing affordable housing in Belize and volunteers his time helping the animals and in the fire department in Placencia Village. Now, he educates people on how to move to Belize, buying property, building options, development, and starting businesses in one of the fastest-growing Caribbean countries. Reach out to David Kafka by email at book@caribbeancapitalgroup.com

DON'T QUIT

CHAPTER 27

Breathe and Love Unconditionally

by Cassie Bullock

How could I have prepared for this? Why did I wait? Why did sociocultural norms have such power?
Fear.

Why would fear of how others might respond stop me from unconditional love?

Fear of rejection. Fear for the life of my child.

Regardless of the reason, I was now looking for answers to other questions. How could I own the reality I was being presented with? I was trying to make all the pieces fit the value of loving others as Jesus loves and feeling a sense of confusion when I compared what I had been taught and not taught about LGBTQ acceptance. Would I show the same love for ALL others that I received from God? These were just a few of the questions swirling in my head and heart.

I sensed a nudge in my heart, “Share your story. Be vulnerable.” Really? Could I?

My emotions, feelings, and thoughts were fighting. I had deep pain for what would no longer be, BUT to not accept the reality that was unfolding...I couldn't go there. Many articles I had read revealed alarming rates of attempted suicide—four out of ten. Those numbers weren't just numbers. They were lives, souls, children, adolescents—my child.

God put billboards in front of me in many forms: events, books, magazines, including a cover story in *National Geographic*, a Frontline documentary, and people, trying to prepare me to live out unconditional love—one of the most powerful forces on Earth. Fear and stepping into unknown territory was keeping me paralyzed. But what my child was experiencing was even more

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daunting. When I finally leaned into the fear and took small, baby steps, so many amazing, wonderful things happened. Lifelong relationships were my strength. Friends I had looked up to and respected were standing with me.

The result of my accepting my child was much like seeing a beautiful butterfly exit its cocoon. My son, identified at birth as female, transitioned to male at age 15.

It's humbling to look back and see the people and circumstances God placed in my path to guide and prepare me. The strength of my son to be patient with me and his courage to wait until I could move from my place of fear brings tears to my eyes. He had known YEARS before, when he was a young child, that his body did not align with his mind. Only when he could live out who he truly was could he have inner peace and happiness.

Growing up, I had very limited exposure to diversity. I regret not being more openly accepting of classmates and others I had known, but at the time, I just didn't have the thought/training/skill to fully embrace our differences.

I kept seeing the obvious, my daughter's masculine gender presentation, but not owning it. Because with two older brothers, why wouldn't my daughter be a tomboy? That would be "normal." I could get my brain and my heart to wrap around that easily.

My daughter felt most comfortable wearing only "boy" clothes, mostly handed down from brothers. In grade school, she would say things like, "Why do girls do that?" A now clear indication that she didn't identify with her gender assigned at birth. Hair bows? Not a chance. Ponytails and long hair? No way. In second grade, she insisted on a short haircut. She felt much more comfortable playing with a group of boys. When I introduced my children, I would make a point to say, "...and this is my DAUGHTER," because otherwise people assumed I had three sons.

At restaurants, wait staff always assumed the male pronoun, asking, "What would he like to order?"

I would reply, "SHE would like..."

When I thought back on times like these, the questions kept coming. What mattered most, what others MIGHT be saying or the health and happiness of my child? When I was finally accepting reality, I asked how that had made him feel.

With tears in his eyes, he said, "It really hurt."

Without hesitation, I said, "I am so sorry."

Our relationship has always been strong, though for a time we both felt very awkward around each other because he had transitioned to male pronouns and a new name at school, but not at home or with family.

My shift from denial to reality started in 2014 when I went to a conference in west Texas and heard Sally Gary speak. She had written a book, *Loves God, Likes Girls*. The room where she spoke was standing room only as she shared her story of same-sex attraction and her mission to help church leaders, educators, and families better understand issues impacting LGBTQ+ people and how to start healthy conversations about faith and sexuality. I cried the entire session. I had been wrong in how I thought about and felt towards the lesbian-gay-bisexual-transgender-queer+searching community.

I reached out to three people: a friend from college, a mentor, and a counselor who I knew would listen to me without judgment. The irony of this does not escape me. I had to overcome my fear of being judged because of my own judgments. Once I named my fears and shared them, the true healing began. Over the next four years, we moved forward.

A friend from the GENECIS (GENder Education and Care Interdisciplinary Support) program at Children's Health in Dallas, a medical team specific to the transgender community, shared a letter she had written to share with her family and friends. In a loving and respectful way, she shared what transgender meant and how, as a family, they would be taking whatever steps were needed to embrace, include, and love their son as his true male identity. We wrote our own letter and shared it with family and friends. Their responses back to us gave me such hope, confidence, and strength. I could breathe again!

Paperwork began to fly! My husband and I stood before the judge alongside our son, not yet 18, to state our support of an official name change, then to the Social Security Administration, next, Department of Public Safety for drivers license name change. Then we applied for a new passport and the name and gender marker change on his birth certificate. He chose to have top surgery a couple of years ago. Unless you knew my family before, if you met them today, you would never guess we were not always a family with three sons. I am thankful for them and where we are today. The relationship between me, my husband, and our three sons is strong.

Was it hard? Yes. Impossible? NO. Worth it? Absolutely!

One of the unintended positive outcomes of this journey has been that I have broken through my own judgments to see people and the world through the eyes of love. When we focus on how we are all the same, we

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can't help but to only see endless potential. I am grateful because I am now better and wiser.

This has led me to a place where I am convinced that others could benefit from the power of unconditional love and acceptance, allowing everyone to have a place to belong in families, churches, and communities. I am honored to share my story with groups across the country and online through my blog where I host conversations about family, crushing your fears, love and acceptance, living intentionally, and unconditional love.

One of my favorite authors, Brené Brown, has done research and written books in the area of vulnerability. I want to be vulnerable. It scares me. But I believe that vulnerability through unconditional love is the path to healing and wholeness.

It is a daily choice. Will you choose unconditional love?



TWEETABLE

Listen to your heart. Be mindful of others. Don't let fear stop you.



Cassie Bullock was born into a typical, small Texas town where the population was very similar in nature, allowing for "normal" differences. Today, she is a wife and mother of three sons. She is a leader in her church, the president of a local Toastmasters club, and educated as a teacher.

Cassie's family story is meant to help others who might be waking up to the kind of transition she has experienced in her life. She intends to spend the rest of her life helping others discover the power of unconditional love. Cassie can be reached through email at info@cassiebullock.com. She would welcome the opportunity to start a conversation.

cassiebullock.com

CHAPTER 28

From Playing It Safe to Pursuing My Passion

by James Miles

“James, uh, so, yeah, HR called and asked me to escort you down to the HR office. I am sorry, I have no idea what this is about. They just asked me to do it because your manager is not here.”

That was a neighboring team manager and friend of mine at a multibillion-dollar financial firm where I had worked for the previous eight years. Those words were the beginning of the end of my career in “safe” jobs and the beginning of my journey to find my real passion.

Growing up, everything came easy for me. I was able to coast through high school getting Bs, I was accepted into the ONLY college that I applied to, and I chose a degree that required the minimum amount of credits to graduate.

I tried to start a consulting business shortly after college but didn't know what I was doing. It was easier to take a job offer that came along instead of figuring out how to make the business work when it started to get tough.

I knew all along that I wasn't satisfied by working in the IT career that I fell into after college, but I was very good at it, and it came easily to me. I didn't really know how to find my passion and turn it into a business that I could be excited about. I would just change jobs, companies, or careers every two or three years trying to find something that satisfied me.

I was doing well at that multi-billion dollar financial firm when I found myself in the HR office. I had switched careers from IT to finance to join the company and then found a way to mix my new business knowledge with my IT knowledge and more than double my salary at the same time. I was comfortable, and I was in the process of getting a promotion to middle management. I thought life was good, but I don't know how long that would have lasted, and fortunately, I didn't have to find out.

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In that visit to the HR office, they let me know they were in the process of trying to get ahold of my supervisor to terminate my employment, but fortunately, she was traveling, and I had the opportunity to submit my resignation instead of being fired. I was promptly escorted from the building and asked to leave the premises. I received my personal belongings in the mail a week later.

That was the lowest I have ever been in my life. Until that day, I had never cried in front of my wife or my boys. I realized that I never wanted to be in the position where someone else gets to determine whether I had employment or not. I didn't want someone else dictating my schedule. My children were getting older and were involved in many activities that I wanted to be able to attend. Lastly, I valued volunteering for my church and other non-profit organizations and wanted to have the time and energy to do that. I decided it was time to take control of my life and future and figure out what my passion was and make a business out of it.

After that first attempt at starting my own business shortly after college, I was hesitant to take any risks to find that passion. I had gotten married and had four boys. It was too risky. I had to provide for my family. I figured I would just work hard on the things that came easily and switch jobs or careers and try and get promoted to become successful. None of those changes worked for me, and it finally took nearly getting fired for me to be willing to take that leap into pursuing that passion.

While looking for that passion, I took another job in the same field to pay the bills, but it was evident very early that it was not going to be a long-term position for me. It just reiterated my need to find that passion and create an opportunity to get me out of the rat race.

Having recently re-read Robert Kiyosaki's book, *Cashflow Quadrant*, I knew that I needed to create passive income to reach my goals. Over the years, I had been slowly acquiring rental properties which were generating a small amount of cash flow each month. I acquired them by purchasing them to live in, and when I moved, I would keep the home, turn it into a rental property, and generate passive income. I realized it was something that interested me and that had not been that difficult.

One property I owned was in an area that commercial developers were purchasing. The commercial value of the property was three times what I paid for it, so I was looking into ways to minimize my tax burden. That led me into the world of wholesaling, fix and flip, and buy and hold real estate. I took courses and hired coaches, listened to books on Audible, and devoured as many podcasts about real estate as I could. The biggest change for me was that my mind was beginning to shift away from what

I had always been taught, or not taught, about money. I started to think differently and started to think more like an entrepreneur.

Wholesaling is hard, and it was one of the hardest things I had ever tried to do. Fortunately, I had coaches to encourage me to keep pushing. Because I stuck with it, I eventually found Gene Guarino and Residential Assisted Living Academy on one of the podcasts I listened to. His teachings struck a chord with me by resonating with my desire to help people. It was through that process that I realized my passion was not in real estate or any specific business but in finding a way to truly help people and feel good about it. Residential assisted living is a business that allows me to realize that passion. I am able to help the residents who live in the home, help their loved ones by providing exceptional care for their parents, and help provide a job for caregivers who are passionate about working with the elderly.

A business in caregiving also resonated with me because, when I was nine, my parents moved us into the farmhouse my dad grew up in, and we took care of my dad's brother, Uncle Robert. Robert was mentally handicapped and functioned at a three-year-old mental capacity. I understand what it is like to live in a caregiving family with the joys but also the challenges of having to take care of an adult. I remember the limits it imposes on family vacations, going to the store, or traveling just about anywhere. You must always consider this adult and whether they can go along or if you have to find alternative care. As a teen, I became that care when my mom needed to run errands.

I realized after hearing Gene Guarino that I could, as he puts it, "Do good and do well" in a business where I could empathize with what the families were going through and provide a better level of care than what is currently available in most assisted living facilities.

I took my time and took his free course. Then I bought his online courses. I went to his three-day fast track training and finally joined his inner circle. I was all in. This was a passion that I could get behind. This was something I was proud to tell my friends and family about. I was willing to use my personal Facebook page to discuss this new business venture.

Building this business is still hard work, but when you have that passion to drive you, it makes the work worth it and gives you that extra kick when you need to get it in gear.

Sometimes you get so comfortable with what you are doing and where you are that it takes an outside force to come in and give you the swift kick in the rear that you need to get you out of that comfort zone and into what you really love and have a passion for.

DON'T QUIT

As the old Chinese proverb says, "The best time to plant a tree was 20 years ago. The second best time is now." So, what are YOU waiting for? Get out there and find YOUR passion!



TWEETABLE

Living day to day doing things that don't fulfill your passion is a lot harder than the effort it takes to build the thing you have a passion for. Don't settle for less than you deserve and take that first step to living a passion filled life.



James Miles is the owner of a residential assisted living company Willow Haven Senior Homes, an investor, and a mentor. He is the father of four energetic boys and has a passion for helping people. Whether it is helping seniors find exceptional care, guiding co-workers to find success in their careers, or helping a new generation find their passion and get the most out of their lives, he is always willing to help. To contact him, email james@willowhavenseniorhomes.com

CHAPTER 29

Rise from Obscurity

by Gary L. Hammond

It was the summer of '72 in a public housing community called Herman Gardens in Detroit, Michigan when my father asked, "Son, what do you want to be in life?"

I answered, "Dad, I want to be a millionaire."

My father said, "Son, a Black man can't be rich in this country." From that moment on, I set out to change the mindset of my father.

I knew I wanted to do something more in life than work in a car factory as he did. I had no idea what I was going to do, but it had to be something great that my dad would respect.

As I became a man in 1981, I had my first child just one year after high school graduation, then a second child in 1983.

I began to work odd jobs trying to find my way in life and support my kids. Wanting my own business always remained in my heart. I sold Encyclopedia Britannica, Shaklee vitamins, and helped a friend promote his silk screen business, but they all failed to make me a profit.

Eventually, I worked in a postal mail processing facility at night and volunteered as a Detroit reserve police officer during the day, hoping it would lead to me being hired by the city. But it didn't, and my partner was killed which was a game changer for me. His death this led to me rethinking my future and seeking other opportunities as well as any training that would improve my skill sets and make me more employable.

I got married in 1990 to a woman who had an entrepreneurial spirit as I did, and together we tried Amway, but it became another failed attempt at the American dream.

I had become so very frustrated with life, so I decided to take some classes and CAD (computer-aided design) training to increase my skills. This led

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to my getting a job working for an automotive engineering firm in 1991. Several years passed, and in 1993, I landed my third job as a CAD designer for a large automotive supplier which lasted 25 years until my position was eliminated. Yes, I got WHACKED!

While working for the supplier, my pay began to increase exponentially, leading to a six-figure income. I began to feel that I was finally making some headway, that I was having some success. I built a home in 1994, had two more kids, and started a business part-time rehabbing and flipping houses in 1997 after seeing an infomercial by Carlton Sheets. Sadly, in that same year, my mom passed away. My dad had died only a few years prior. I was devastated.

In 2004, divorce hit me and it seemed like I was back to a no-win situation yet again, and for a decade I struggled. I lost my home, my truck was repossessed, and my credit ruined. Alcoholism consumed me, and I gave up on my business as my soul was too beaten up. I just worked and prayed, never losing faith that I could somehow turn my life around.

I went back to real estate investing. I rehabbed a house here and there, but my job was so demanding I was often too exhausted by the time I got home. I only had barely enough energy to raise my kids now that I was a single dad.

Over the years, I've come to learn that the things I gave my all to worked out, the things that didn't weren't meant to be, and quitting was never really an option but just a temporary vacation in fear. I know now that everything I ever wanted was on the other side of fear. Nowadays I stay laser-focused, taking massive action every day.

After a decade of time passed, I married for the second time to my lovely wife Lisa on July 11, 2014, and together with our mixed family of kids we are blessed to have a wonderful marriage with seven children, eleven grandchildren, and a pet rabbit.

My kids except one are all grown. I persevered and now remain in a happy marriage. My life hasn't been easy at all, and it has often seemed that I'd get two steps forward and then be pushed by life three steps back. Now, at age 57, I have the unrelenting courage to face my fears immediately, the persistence to never quit, and the faith in my higher power that I can accomplish whatever I want.

I am so grateful that, after everything, I found the strength to pick myself up and get going again. Today, I am Principal of Cigary Capital, a boutique commercial real estate investment firm, and Managing Director of Capfund

Group Family Office where we provide debt and or equity to established businesses nationwide through our strategic relationships with ultra-high net worth families who seek to protect their wealth and align their special interest with our inner circle network.

The dream of financial freedom, leaving a legacy for the generations coming after me which begins with this book, is at hand. I will change the family curse of just existing and reacting to life by going on the offensive and building not just one but two successful businesses.

Where you come from doesn't dictate where you're going!



TWEETABLE

You won't find success on the other side of complacency. You won't find it anywhere near laziness. You most assuredly won't find it anywhere near procrastination or analysis paralysis. Push ahead with a sense of urgency and remain laser-focused to conquer fear and achieve success.



Gary L. Hammond is an investor sponsoring acquisitions of multifamily assets throughout the United States and an industry-agnostic financier providing capital to low - middle market US-based businesses through our strategic relationships with family offices.

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DON'T QUIT

CHAPTER 30

The Power of Being Seen

How I Turn “Being Different” to My “Superhuman Power”

by Sophia Stavron

“Let him who would move the world, first move himself.”

– **Socrates**

In September of 2017, as I stood in the Hollywood Roosevelt Hotel with two awards in my hands after the premiere of one of my movies (which since has received multiple Emmy and Telly awards), I could not have imagined that I was about to connect with a talented and powerful human being, leading to a wonderful friendship and amazing connection!

“What’s your next project?” said Billy Zane. (Yes, the internationally known actor most popularly known for his role as Cal, Rose’s fiancé, in the movie Titanic.)

I replied, “You of all people may have some interest and deep understanding in the movement I’ve founded that will change history and is currently in a soft launch...Philotimo WellBeing™. I’m bringing philotimo to the modern day and teaching philotimo globally.”

“Philotimo?” Billy’s eyes widened in surprise, his vocal tone expressing excitement within his wonder. “I was taught philotimo very young! Are you Greek?” Billy asked.

And the conversation carried on in our ancestors language, Greek. This is one of the most profound experiences in my life that was all rooted in philotimo. The Ancient Greek word is untranslatable in any other language. The Greek word Philotimi, (“philo” means love and “timi” means to honor) has the literal meaning of love to honor. Philotimo is considered to be the highest of all Greek virtues.

"Philotimo to the Greek is like breathing. A Greek is not a Greek without it. He might as well not be alive."

– Thales

As our friendship has grown, I've discovered that the best advice Billy and I mutually received as children was, "Be of service." We were both taught philotimo. My father taught me the complex philotimo concept at a very young age, and my parents drilled into my head, "Be nice to everyone." Philotimo needs to be inspired and practiced. Luckily, Billy sees me as a leader in the movement. As a result of productive discussion with him, I am soon moving ahead with my book and documentary on philotimo.

As we looked at the world around us with the passion we both share for helping others, it was obvious that we needed to be living and teaching a Philotimo Lifestyle™ now more than ever.

"The greatest virtues are the most useful to other persons."

– Aristotle

Being a first generation American from Greek immigrant parents raised in Lincoln, Nebraska made for an interesting childhood. Looking different, eating "weird" food during lunch in the school cafeteria, wearing non-designer clothing, and speaking a foreign language were just a few of the things that caught the attention of bullies at school. But that was not the end of my list of reasons that I caught the attention of bullies that surrounded me. There was more of me to be exposed that most people would consider "different."

One of my very first memories which gave me insight into my own inner world as well as evidence that I was "different" happened during my first trip to Greece. I was almost three years old, and my parents were scrambling to find their way to the next terminal in the airport. I could feel my mother's anxiety and panic type energy in addition to "hearing" the different thoughts running through her head. My mother put us on the front part of a luggage cart, and I hugged my 19-month-old younger sister tightly before my mother could even give me that instruction because I already "heard" her thoughts before they verbally were given to me. I remember thinking to myself, "I know what you want me to do," quickly followed by, "How do I know all this?"

Great question! I searched for the answer for years! Remember, no such thing as Google existed in the 1970s and 1980s.

At the time, I did not realize that the balance in my life between thinking "I don't think I belong on this planet" and "Oh, how wonderful that they see

and understand me,” was created at school by a few of the teachers who viewed me as special and nurtured my spiritual gifts and talents. I was and still am beyond grateful to those amazing teachers because they gave me hope and the safety to express without shame or apology an inner “knowing” that as a child I had no words to explain.

The reframe of my mindset went from being a wildly “different” creative kid to being a unique, talented human with superpowers.

This change of my self perception was a huge transformation in my life. Many kids with similar childhood experiences of understanding that everything is energy and deeply feeling energy because of heightened sensitivity are fearful of their experience and shut down their spiritual gifts. To put it bluntly, most humans have a fear of the unknown and the unseen, so we create fearful thoughts around what we don't understand instead of considering the possible in a situation. Sadly, many children in my position of receiving constant judgement and criticism do not “see” their own inner magnificence and choose a path of living with many self-limiting beliefs that support the thought, “I am not good enough.” I too wrestled with that thought often in my mind.

The tools I used to win over the loud, critical roommate in my head were my creative and curious personality, my imagination, believing anything is possible, a love of laughter, meditation, breathing, and practicing *philotimo*.

A number of years later, I found language for what was occurring that I didn't know how to label. Emotional intelligence genius, intuitive, seer, and empath are great words to describe my human experience. Fortunately, after years of learning how to hide my inner superpowers to help people feel more comfortable around me, I came out to the world professionally! This translates into decades of living my passion in service to helping thousands of people find their mission, purpose, spirituality, better health, mental performance...and the list goes on! But wait! One of my superpowers is a secret I kept until only a few years ago.

Honor the presence of others. This is a *Philotimo Lifestyle™* principle I teach and practice.

It's a simple truth and a basic human need...we all want to be seen and understood. My belief is that we are spiritual beings in a human cosmic meat costume, living on this physical earth plane. My family didn't fully support the type of education and work I was doing with my clients surrounding mindset, energy medicine, breathing, and meditation for transformation and healing purposes until the ultimate test...my dad's health.

"Difficulties are things that show a person who they are."

– Epictetus

My father was struggling with his mental health, and many of our family friends tried to convince me that he was depressed. Because of lack of support, my father's proper diagnosis was delayed until 2009. The truth I knew intuitively was that he was not depressed. He became despondent after an emergency back surgery in 1998. In February 2009, an MRI from one of the top neurologists in Dallas, Texas revealed two mini strokes in the frontal lobe of the brain that were not new in nature. He gave me his gentle insight into what the progression of vascular dementia would look like to prepare my family. I graciously thanked him for his valuable insight, and declared that this would not be my father's experience.

Fast forward to 2019...I have medical evidence and approximately one decade of brain MRIs that show no brain changes typically found in vascular dementia patients. Only normal progressive aging of the brain is present. I have spoken internationally at medical conferences on how I halted his progression of dementia with Philotimo Lifestyle™ principles and the power of the mind. My father's neurologist has no explanation of how my work with my father has produced these results other than he's a "medical miracle."

The tool that greatly helps my clients to immediately release past thoughts, past experiences, and past energy they are holding in their body that no longer serves them is acknowledging their truth.

Instead of focusing on the label and the dehumanizing result of seeing yourself or others with dementia, I chose to rewrite another story of my father, the beautiful human and philotimo spirit that he truly embodies. That's acknowledging truth! I refused to focus my energy or his to create thought forms that could appear in his physical body in a non-supportive way. The more I practiced Philotimo Lifestyle™ principles with my father, the more relaxed, the more peaceful, and the happier he became. And we created much needed new neural pathways in his brain for better mental health. This is a magnificent transformation!

The miraculous journey that I've taken with my father, I'm extremely blessed to take with my clients. Because I can easily soulfully connect to who my clients are, revealing my client's core issues or their much needed insights in any aspect of their life happens within minutes. The power of being seen is very healing and transformational! We can all be more present in our lives by starting with ourselves and looking into the mirror to really "see" and reconnect to our own true essence. Being "different" has become a true gift in my life that I'm so grateful to share with others around the world! I will

leave you with a point of view gained through experience, which I share with my dear friend and mentor, Jean Houston.

"I have found that most people, given the vision of the possible, along with the opportunity to learn new ways of being, can discover and enjoy fuller awareness of mind and body that grants them entry into a world larger than their aspiration, more complex than all their dreams."

– Jean Houston, *The Possible Human*



TWEETABLE

Honor the presence of others...experience how practicing *philotimo* is so powerful!



Sophia Stavron is a sought-after dynamic international speaker, #1 bestselling author, executive producer of multiple Emmy and Telly Award winning films, and authority on using and teaching the Ancient Greek secret to transform any aspect of your life...Philotimo Lifestyle™. Sophia is vice president of HopeSeed nonprofit organization that empowers and uplifts underprivileged children and orphans. She has been seen on ABC, NBC, CBS, FOX, and WFAA-Dallas, TX. To arrange for speaking opportunities, media appearances/interviews, mentoring, or mastermind events, please contact her at www.SophiaStavron.com

DON'T QUIT

CHAPTER 31

I Knew Everything. I Lost Almost Everything.

by Howard Pierpont

You won't find a course description for a solutionist in any education catalog. There are no degrees in being a solutionist available. If you have ever been in a hospital, often the doctor will make rounds every day but doesn't have the time to dwell in depth on all your issues. Doctors appoint hospitalists that can come in and spend the time fielding questions and working on preparing the patient for the best outcome. Sometimes the hospitalist will discern what seems to be a minor item that is really a major factor. As a solutionist, I perform a similar role with businesses, municipalities, and not for profits.

If someone already knows how to solve their issue, I'm not of much assistance. If someone works in an organization where the definition of a consultant is "someone that wears a suit, travels more than 50 miles, has a shiny briefcase, and tells the boss what we have already told him," I'm not your guy.

As a solutionist, I listen to all sides of the issue, inquire about items that may not have been discussed, offer suggestions, and try to reach consensus. My role is to move the process along. I was not there when your process started, I was not there when it had issues, and I will not be there to the end. You own your success.

I have worked under government contracts as part of a team focused on resilience and redevelopment of communities impacted by all types of disasters. In other cases, organizations turn to me for guidance for a number of groups when the supervisor and leader understands there is a need.

I am fortunate to have been born into a warm, considerate family. While my mother attended church every Sunday, my father had his ritual of starting the noon meal. While there was a grace said at every meal, there wasn't any discussion on religion (or politics), but there was a sense of faith: faith

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in oneself, each other, and our extended family. I knew I could depend on relatives and cousins as well as a circle of friends.

I learned that you worked on issues as they arose and built trust and relationships. When someone decided, we lived with that decision. If they chose to leave, while we might miss them, but they were gone, and we had to move on.

I went off to college and made a series of decisions that, I will just say, were not the best. I started a family and had to leave college to keep things going. The jobs that I could find were on the low end of the pay scale. While I was struggling to make ends meet, I was becoming further concerned that I was not headed toward my dreams. There were many issues that continued a downward spiral.

I became a single father after my son's mother left. Trying to work and be a single parent is not an easy task for anyone. This was certainly not the life I had envisioned. Over time, his mother returned and took custody. So, things were going from difficult to worse, and I entered another downward spiral.

I did remarry and moved into the home where the new wife had grown up. I did not understand the dynamic of being in someone else's familiar territory with a long history of how they had run the day to day activities. She had two children who would come to the house to visit their grandparents. No one was sure how to act or react to me being there. Then, as my wife and I talked about planning our reunification with my son, he was thrust upon us. While it was great to have him home, this added tension to the marriage.

I figured that if we bought a different house, all of us could start over and rebuild the family as a unit. While the new house was fine, it was never really home. One Thanksgiving, my son and I went to visit my parents for the weekend. I returned to the house to find the house empty. The furniture and the rest of the family was gone.

While my family had been disrupted, there was little I could do to try and change minds. I was faced with the loss of my home while significantly in debt and working a job that I didn't really like. At my low point, quitting my job and lifestyle looked like a wonderful idea.

I was fortunate to work for a mentor that took me under his wing. He had been in a similar situation some years before. He packed up his life and moved across the country from Washington state to Massachusetts. He told me, "If you can't fit it all in a VW MicroBus, you don't need it." He told me to have faith in myself.

I realized that I had lost my way and wanted to quit because I didn't have faith. Over time, I rebuilt my faith in myself. The more personal faith I had, the further forward I progressed. I went from having a job that I didn't like to retiring after almost 27 years from the same company. I had company moves from Connecticut to California and then to Oregon. When I retired, my now wife and I moved to Colorado, where we live now, to be near the grandchildren.

On a trip, I found a coffee mug based on the Mark Twain quote, "When I was a boy of 14, my father was so ignorant I could hardly stand to have the old man around. But when I got to be 21, I was astonished at how much the old man had learned in seven years." When I left home, I was very confident that I knew what I needed to know and that there was little left for me to learn. I was sorely mistaken. I wasn't as wise as I thought I was. I realized that I needed to rely on others and have faith in myself.

Once, while I was running a business continuity program for a major company, I had a reluctant participant. She was well-mannered, nicely dressed, and highly-educated. She openly indicated that she felt the program had little value. During our group meetings, I stressed the need for personal preparedness, supplemental power, and methods to heat water and food. Just knowing that those areas are taken care of can encourage peace of mind.

Then, she traveled to Florida for a family get together just as a hurricane passed through. She was from an area that doesn't have hurricanes, and the weather event was somewhat exciting. The excitement turned to despair when the family had to live in close quarters without electricity or air conditioning.

When she returned to the next meeting, she was all excited about working on the project. When she told us the story of what had happened, she made other believers. She now had faith in the program and helping not only her family, but also others. She now understood that while our corporate program was working toward resilience, if her family had a good supply of food, water, and electric power, things would have been less stressful.

I recently was invited to speak to some students at my alma mater. There were two different classes, one before and one after lunch along with an open discussion during lunch. I talked about how life changes and how where you start out is not always where you wind up. Many of the students had been concerned that their chosen field was too small, and they would be limited in career opportunities. Through the classes and the forum, we

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agreed that there were many possibilities, and they needed to have faith that they would make the best decision possible.

One sophomore female student was enrolled in both classes and stayed through the entire three hours. When we were done, the professor invited me to his office and invited her if she had time. She said she had to meet her father in 45 minutes to find out if she could continue her schooling. She joined us, and we talked about the sessions and how they were received. The professor asked her if she would like to share her story.

Seeing her in class, I never would have imagined what I was about to hear. She was one of three children and was a twin. Her twin had Asperger syndrome and had been having significant difficulties. He had been heading down some dark roads, and she had been trying to help bring him back. Her parents had just gotten a divorce, and they had also filed for bankruptcy. Everyone was still living in a high-tension house. She was attending school and working an almost full-time job while trying to assist her brother. She was a tennis player on the university team. Issues arose when she didn't want to party, and she was enduring a significant case of peer body shaming. She was ready to quit and just accept her fate.

Earlier in the semester, she decided to confide in some of the professors. She had gone into counseling and was working through many issues. She had realized that by reaching out to receptive individuals, she could receive strength to move forward. She had recently lost her grandmother after a prolonged illness. She understood that she had to mourn and move on. With her new faith in herself nurtured by others, she is growing stronger every day.

As a solutionist, I listen to all sides of the issue, inquire about items that may not have been discussed, offer suggestions, and try to reach consensus. My role is to move the process along. I was not there when your process started, I was not there when it had issues, and I will not be there to the end. You own your success.

As a solutionist that has found my own faith, I get to meet and talk to many people. It doesn't matter where they are from or what religion they may have, they are people—people with issues and unresolved needs. Many times, the issues and needs are derived from some earlier misunderstanding or lack of personal knowledge. With just a little bit of ongoing attention, everyone can continue to grow and have faith in themselves.



TWEETABLE

Look at each setback and see how there can be a comeback. Look at what you have done before, even if it wasn't the right solution at the time. Look around and see what has or hasn't worked for others. Build on the best of everything and be flexible.



Howard Pierpont is a solutionist for the Institute for Preparedness and Resilience. The Institute is the educational preparedness arm of the International Association for Disaster Preparedness and Response (DERA), a membership not-for-profit 501(C)3 organization. Mr. Pierpont retired from Intel Corporation where he assumed responsibility for business continuity and preparedness for worldwide engineering. He later worked in the FEMA Long Term Community Recovery Office. He then spent four years speaking about resiliency, social media, and dealing with the government during times of disaster.

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CHAPTER 32

The Hot Shot Banker Who Lost Everything, Restarted with \$525,000 in Debt, Then Became a Millionaire

by Nick Aalerud

My phone started to vibrate, and my whole body froze. *Will I be chased the rest of my life?*

My heart raced. I slowly reached down to grab my phone from my right jeans pocket, only to realize...I had left it in my car. It was just my brain playing tricks on me.

I couldn't believe that even 10 years later, I was still having such an emotional reaction from a very trying time in my life.

While I definitely didn't have it as hard as many did growing up, there is still something notable about the first time you hit a reset button in your life. I've now had five resets. The first left the deepest impression.

I majored in politics at a private liberal arts school in New Hampshire. However, once I realized no one likes lawyers or politicians (being a people-pleaser at the time), I felt I'd wasted a lot in student loans that I'd be paying off for a very long time. Instead, I would become a banker where I could learn about the financial markets.

An HR lady gave me a shot in a temp position at the Federal Home Loan Bank in Boston where I acted as a glorified intern on the trading desk. I sought out something long-term and landed what I thought would be a very prestigious position—working for Mellon Bank. I was so excited for my first job, I was willing to devote everything to it. This started to include nights, weekends, and holidays, and I quickly realized it wasn't as glamorous as I thought. Lots of great opportunities, lots of great people, but the job was more glorified data entry than anything exciting, and I was burning out quick.

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To beat some of the stress, I was obsessed with RISK, the game of global domination. I became very good, to the point where my friends would gang up and eliminate me first.

“Guys, you suck. I should kick you all out.”

I turned on the TV. “That’s it, I’m turning on infomercials and will buy the first thing I see. This is YOUR fault.” I heard a chuckle, but they were into their game now.

I saw a gentleman on TV barking about how I (even !!) could “learn to buy real estate, with no cash or credit, for only PENNIES on the DOLLAR.”

Well, I had to live up to my word. I pulled out my phone and wallet. My friends were still making a ton of noise. I went to bed feeling angry and silly for buying something so ridiculous.

A week later, the binder arrived in the mail. It was sort of interesting—this guy had found a way to track down people who owed taxes and would buy their real estate before the town took the property. The seller would get cash for their house, the buyer got a good deal, and the town got their tax money.

The more I thought about it, the more I knew that real estate was my way out of the grind.

On the last page of the binder, there was small print: “If you’re serious about real estate, call 800-555-xxxx.” I called that number, and the best salesperson in the world got me to pull out three credit cards and pay more than I had in my whole savings account—\$10,000 for an eight-week phone coaching on how to get started in real estate.

After jumping on those calls at the only hour I had (9 p.m., while still at my bank job), I got some basics, but all it really did was whet my appetite for this fascinating career. I spent another \$20,000 I didn’t have buying other courses, mentorships, and even a motivational hypnosis weekend.

Six months went by, and I looked back at all the notes I had taken and the money I had spent. “*What’s wrong with me? Why haven’t I done anything yet?*” All my friends and most of my family thought I was being ridiculous for spending my hard-earned money on a pipe dream. I felt alone, ridiculous, and broke.

I was in the shower one day (back when I had more hair) and realized I needed an accountability partner. And my shampoo bottle was as good as any!

“By the time this shampoo runs out, I will have done a deal in real estate.” I murmured.

I wanted to prove to myself, as well as my doubters, that this was worthwhile. Every day, my shampoo bottle would get a little lower and remind me I had to just make it a priority, to **shut up** (stop the mind babble and the excuses), **and DO IT**.

I started posting online looking for motivation and help. Someone who read the posts sent me an email. He was out of state and had an opportunity for me.

This person checked the boxes. He was visible online, people in his area had heard of him, and the team members he introduced me to all said he was a great guy. His pitch went like this:

- a) He was finding “undervalued” real estate,
- b) He had “tenant buyers,” rent-to-own individuals, who’d be renting these properties for 20% above market rent for three years due to some credit issues,
- c) They’d sign a purchase agreement to buy the property for 20% above what we were paying for it in three years.

The best part was, back in 2005, it was legal in this particular state to buy a property for \$450,000, fund it with 90-100% financing, and have the seller turn around and execute a “payment authorization” at the closing, paying the buyer back \$50,000 as a “Thanks! Good luck!” payment.

“So, let me get this straight. You’ll teach me how you do what you do, and we’ll make money from the rent, and from when we sell, AND from the purchase closing? What’s the catch?”

“No catch. I take 40% of the cash generated for doing the legwork, and you’ll get the rest for signing for the loans.”

I supposed that was worth 60% of all this cash coming in. Heck, this guy had all the pins lined up for me. And these houses looked nice based on the pictures.

My shampoo bottle was almost empty, and I needed to bring in cash quick, since my debt had piled up from all those courses and marketing mailers my coach had told me to send out.

I had the pick of ten homes he had lined up. I figured, why do one when I could do five? All that upfront cash would be more than what I’d just spent on gurus and courses. I could finally recoup that money!

DON'T QUIT

I got with my new mortgage broker and closed on five beautiful homes. I collected over \$150K from the purchase closings, and my partner got his share. I was ELATED since this was the very first time I “made money” in this new career.

I set up a call with my new partner on Monday to discuss next steps with placing the tenants and starting the rental management process. Monday morning came, and went. I didn't think too much of it. That night, I followed up in an email. I called him and texted him on Tuesday. I was getting nervous. By the end of the week, I still had heard...nothing.

Lesson #1: Do Your Due Diligence on Your Partners and Your Deals

It turned out that my “partner” didn't do much to keep up his end of the bargain. The leases, rental applications, and purchase contracts were not real. He had forged it all. I couldn't believe someone would come up with such an elaborate scheme. More so, I couldn't believe I fell for it.

Unfortunately, the houses and their 10 mortgages were very real. It didn't take long to blow through any money I “made” from the closings after I paid an attorney to chase this “partner,” hired a property management company to attempt to rent these monsters, and kept up with over \$15,000 per month in mortgage payments.

I was drowning in debt.

But I had no idea how much worse it could get. After I finally fell a couple months behind on mortgage payments, my phone rang.

It didn't just ring once or twice a day. With 10 loans and my credit card debt all stacked up from those courses and invoices, my cell phone was ringing from both automated and live collections calls every...thirty...eight...seconds.

“This is Ken calling from (Collections Agency). You can let Mr. Aalerud know that I will be by his office tomorrow at 1 p.m. to conduct our investigation and possibly seize any assets to make good on debt he has incurred unless he contacts our office to make payment arrangements immediately.”

They called my mother's cell phone, my brother's cell phone, and then my work phone. My family called me in a panic, wondering what I had done and how I'd dragged THEM into this mess.

When you're down to zero in your bank accounts and you start to miss more payments, the calls get worse. Your credit score plunges. If my employing bank checked my credit, I'd surely lose my job.

I put the properties on the market. But who in their right mind would buy properties for above what I owed on them? And it didn't matter, I was done. I couldn't handle it anymore. The constant threats, my family, I couldn't concentrate at work, and I most certainly couldn't use my cell phone. I manifested this financial and emotional stress physically in my neck and upper back to the point I couldn't get out of bed. My body was frozen, and I needed drugs to sleep. I turned off my cell phone, placed it in my sock drawer, and stopped paying bills.

A local investor came along and offered to buy the houses for WAY less than I owed on them. That was called a "short sale." I told my agent I'd sign anything she wanted to put in front of me. I just wanted everything to be over.

Lesson #2: You Should Perhaps Read and Understand What You're Signing

As it would turn out, what I was signing wasn't just closing documents. The banks were also making me sign promissory notes. **At the end of the day, I owed \$525,000 in unsecured promissory notes back to these banks.** I only found this out when I started receiving demand letters in the mail a few months later, at a new address I had escaped to, to run away from the collectors.

I wasn't happy with my job at the bank, but I had it pretty good. I had an 800 credit score with a 401K and a salary. Real estate was supposed to be my way out of the corporate world. Instead, **my first five deals crushed me, resulting in \$525,000 in debt and judgments I had to pay back, a credit score of around 300, and serious physical and emotional trauma** from the creditors' tactics. Call me self-disciplined or call me an idiot, but I didn't believe in bankruptcy, so that was never an option. I signed for those loans, so I had a responsibility to make good on them.

I decided I deserved some time off, so I put my nose to the grindstone at work and hoped they wouldn't check my credit. I also hoped some collections agent wouldn't show up with a bulletproof vest and a badge and throw me in cuffs.

Three months later, I realized that among the many courses I purchased, I had paid for a hypnosis weekend, but never went.

That's where everything changed for me.

Lesson #3: The Master Program: A Culture of Responsibility, Accountability, and Mastering Your Own Mind.

"Power."

DON'T QUIT

I remember him going through some strange exercise. We were lying on the floor and had our eyes closed. *I can't be hypnotized*, I thought.

"You are in control of your own thoughts. If things are to change, you must change. Take responsibility and move on, bigger, better, stronger, from all your failures."

Interesting, I thought. He went on....

"You blame your partner for ruining your life? He grabbed his dough and ditched—got you good, didn't he? Looks like he wins. And you will now reset your life and will never recover." I could swear he said this...I heard it.

And then, my head replied, *OWN UP. This is YOUR fault. YOU didn't do enough due diligence. YOU didn't know enough about real estate to know what to ask. YOU were not resourceful enough to get a better team together. MAN UP.*

To this day, I still swear I can't be hypnotized, but that was the first (and not the last) time I found myself having a heated conversation with my other, older self.

The only thing more foolish would be not to learn from my mistakes.

Lesson #4: Get Back on the Horse – No Matter What

I knew that real estate was still a great tool to build wealth, with proper education and training.

I learned that sometimes, no matter how many background checks you perform, someone can still choose to be unethical at a moment's notice. All I can do is mitigate that possibility as best I can.

I learned that I was the **ONLY ONE** responsible for my future.

My success, **OR** my failures, are a direct result of what actions I take. My actions are a direct result of how I think, plan, and react. No one else was going to look out for me. I had to look out for my financial future. This meant making some serious changes.

This meant taking my phone back out of the sock drawer.

Looking back now, this sounds so stupid. But with an almost paralyzed neck and upper back, in the hole over \$500K, with a negative credit score, and knowing how far I had to climb just to get back to **ZERO**, I placed all my emotional baggage onto that phone.

Real estate was my way into this mess, but I still felt real estate would be my way out. I spent hours going over all those courses I had taken, refreshing my knowledge, and making RULES for my own investing strategies that would force me to not lose money ever again.

I still couldn't touch my phone, but all the gurus told me I needed to prospect. I thought back to my shampoo bottle. "Come on, Nick, just **SHUT UP AND DO IT.**" My inner voice was practically yelling at me.

I finally realized the pain of me NOT taking the actions I needed to take would be way more painful than the anxiety I'd feel by just plowing through and making those calls.

Lesson #5: Staging the Comeback

It wasn't easy, but I fought through it. Using my rules, I began to prospect and slowly overcame my fear of the phone.

I started going to networking groups again. I met a guy there who was buying triple-deckers in the Boston area and turning them into condos. I decided to start working for him and learning from him. I began making deals on his behalf and getting paid to sell him my contracts, which is called "wholesaling." It's really the only strategy you can do with no cash or credit.

By the end of 2006, I had enough stashed away to do my very first triple-decker on my own. And I broke dead even on the deal. I'll take that as a win—the first of its kind, where I didn't lose my shirt in the process.

That seems like a lifetime ago. Since those learning experiences, I've come to realize that I could not have come to where I am today without those valuable mindset changes. Indeed, today, my company tagline, "**Shut Up and Do It!**" is framed on our walls and in our own educational products and mentorship workspaces as a reminder that we can accomplish anything if we hold ourselves accountable.

I'm now a millionaire, but I don't use dollars to measure success.

I founded the top Greater Boston home buying firm, where we help over 100 property owners a year with gross receipts in excess of \$50M and focus on assisting sellers in tough situations—like the ones I was in. I've been blessed with an extremely active real estate sales and brokerage company that has grown 100% year over year for the last three years and is now competing with other behemoths within our territories. I've been involved on the management and ownership side of over 400 rental units in six different states, and we currently have broken the mold with a completely unique approach on asset and property management with Peak Performance

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Property Management. Using what I went through, my partner Maryann and I have one of the top debt negotiation firms that services and educates real estate agents, attorneys, and investors alike throughout 16 states. Being passionate about people who overcome personal, physical, or professional struggles, I started the *#ShutUpAndDolt* podcast where we interview those who have grown from their own adversities.

I'm humbled to learn from this experience and never forget what it feels like to have lost everything so early on. I paid back those notes and judgments via monthly payments five years later, and while I've had other "resets" since then, I now take them for what they are—learning experiences. And whatever life continues to throw at me, and how many times I fall, getting back up and overcoming has become my #1 thrill in my life and business.

You know what you have to do. Get out there and *#ShutUpAndDolt*!



TWEETABLE

Looking back on failures is easy. Going through it is difficult. Learning, recovering, and moving forward despite the setbacks and fear—that's the hardest there is. Squash the fear, stop the excuses, and just *#ShutUpAndDolt*.



Nick Aalerud is a real estate investor, developer, broker, speaker, and business coach based in the Greater Boston and Southern NH area. His acquisitions department (AA Real Estate Home Buyers.com) routinely assists over 100 homeowners each year and closes over \$50M in transactions. He also has founded or is a business partner in eight related companies including a real estate brokerage, property management company (Peak Performance Property Management.com), and short sale negotiation firm (Short Sale Mitigation.net).

*Subscribe to the *#ShutUpAndDolt* podcast at www.ShutUpAndDoltRealEstate.com*

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CHAPTER 33

Stupid Little Girl to Commercial Pilot

by Tara Hamilton Howard

We were patiently sitting on runway 36 at Orlando International Airport as I waited for the all-clear for take-off. I was back, not for the first time. It felt surreal. How could a 23-year-old “stupid little girl” like me be a commercial pilot? It felt like I was in a universe parallel to the one in which I had spent my first couple of decades.

I wasn't very bright as a kid. That could be considered an understatement to most of the significant people in my life growing up in England.

It was a great place to be, the youngest of four and the only girl. I was a long-awaited addition to the family. I arrived into the world enveloped in cotton balls of love from my parents. They thought me a welcome, perfect, amazing, right, powerful, incredible human being, and I had no reason to think otherwise.

My three brothers had a very different take on the situation.

You see, my father was born in 1910. While he was a progressive man, his parents were born during the height of the reign of Queen Victoria, and he naturally shared some of their Victorian values. In his youth, he developed a love of flying. He often shared with me that he used to fly at what is now Heathrow Airport (the world's busiest international airport) when it was still a grass field. He went on to be an officer in WWII in the Fleet Air Arm Division of the Royal Navy where he met my mother.

Looking back, my brothers suffered from his stiff upper lip attitude towards boys. He placed on them a pressure to succeed, and showing emotion was not encouraged. I get the impression they didn't feel the same “cotton wool” protection I had enjoyed. Perhaps out of boredom or to compensate, they made sport out of catching me out. I often bore the brunt of their jokes, and I played the villain in their games.

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They often assigned me the role of cowboy and tied me to a tree while they circled, hollering and rhythmically slapping their mouths. I'll never forget the feeling of helplessness and loneliness as I watched them run off with my ropes still firmly in place.

I enjoyed my moments of peace. One time I was quietly and obviously playing underneath the treehouse my brothers were building. An excruciating pain blasted on the top of my little head. I didn't know what had happened. Lying on the grass was the rogue hammer. The delicate little housing for my brain had been attacked. Thankfully, there was no blood. What slowly grew was what felt like the birthing of an egg out of my head.

The day my brothers officially announced my role of stupid little girl (SLG) hurt more than the hammer and the games. My brother Denham casually asked me what 10 percent of 100 was.

When I couldn't answer, I was officially anointed the title of SLG, and my brothers made sure everyone knew it. The sad thing is, so did I.

I loved my brothers, and they loved me. They were just being kids and couldn't have known the effect their games would have on my self-image.

Having played the role of SLG well, it was my last year at primary school, and I had to take entrance exams to get into the high schools my parents wanted me to attend. I had drudged through various tests for that next chapter in my life and was rejected by all schools I had applied to except for one.

My SLG status was again confirmed when Miss Gittings, the headmistress at my junior school shared with me.

"You're not really very good at anything, are you? St. Peters School only accepted you because they are desperate for girls."

The words "not good at anything are you" replayed in my mind like a hit record on the radio. What was the point in trying anything? I felt I was worthless and useless as a person and a human being.

Rather than bothering myself with algebra and history, the only thing I did "work on" in class was practicing my handwriting on little white notes I would swap with the other no-hopers in the class. I enjoyed school—perhaps not for the right reasons. Leaving school at 16, on the advice of mom and pop, I pursued what was considered the only option for a SLG and shorthanded my studies to secretarial school.

Destiny dropped me into a typing pool of a big four accountancy firm until I split up with a long-term boyfriend and decided, with the little savings I had, it was time to travel the world. I ended up down under and falling in love with an Australian 10 years my senior. My parents were not impressed. Drastic action was required. They hatched a plan. I was to attend pilot school in Florida. Considering my track record, they didn't have much expectation for me to qualify.

I was devastated to be leaving the first man with whom I had ever felt the pitter-patter of love. I worried. *Were people going to laugh at me? Was everyone going to find out my lack of intelligence straight away, or would it take time?* It was my Aussie beau who convinced me this was my opportunity to resign from the role my brothers had given me. He helped me see I wasn't stupid and now was the time to put on my big girl pants (metaphorically speaking). The choice was in my hands: I could just go along for the ride or I could embrace a new side of myself and become a pilot. After an emotional goodbye and buzzing with nerves, my mind went to my new life and new challenge.

One of my three older brothers was also trying to qualify as a pilot, although in the UK, at the same time. It was apparent to me that most everyone assumed I was not capable or even had the desire to qualify. I was there to get my MRS. degree. At 20 years old, it was assumed the biggest achievement I could possibly hope for was to "marry well."

Well, I did marry well (more on that later).

A new me emerged when I landed at Orlando International Airport, one that had separated my assigned SLG role in life from my self-identity. I was going to prove them all wrong. I was going to make it.

That feeling of achievement and a new me didn't last long. The very first test was a multiple choice. I would have gotten a better score if I had randomly chosen the answers without reading the questions (my math was good enough to figure THAT out). Perhaps they were all right. Perhaps I was never going to get rid of that stupid little girl. Instead of quitting, I chose to up my game.

I wasn't going to let my worries about what others thought of me get in the way of my goal. When math questions on percentages were posed in class, I wasn't sure of the answer, so I asked. The response I received was, "If you are studying to be a pilot, you should already know this." Fair enough response, but it was not going to deter me. I realized that if I was going to get over this, I needed to put my hand up **WHENEVER** I wasn't sure, despite the reaction I received and despite what anyone thought of me. My hand

DON'T QUIT

seemed to be in the air as much as it wasn't over the following months. I no longer believed I had to be the stupid little girl I had believed I was. I could learn if I put in the effort.

Jim, one of my lecturers, was experiencing some trouble of his own after being labeled a scab for breaking the strike at Eastern Airways. He didn't like me or my questions. He would regularly put a metaphorical bullseye on me in class. One time, we were covering the contents of a test all cadets in my class had just taken, and I, of course, had many questions. He aimed verbal arrows at me, as usual, and this time tiny tears forced themselves onto my cheeks. Instead of extinguishing Jim's fire, they seemed to fuel it.

It turned out, for the first time, I wasn't the bottom of the class on the test. Other cadets must have had gaps in their knowledge too but didn't have the courage to ask. I didn't consider quitting once. I knew what it was like to be bullied, and this time, I wasn't going to let someone else's personal problems become a problem for me.

I didn't say anything negative about Jim, but it was obvious that his behavior towards me was not sitting right with my fellow cadets. I later discovered that they had put in a complaint about him in support of me.

One day I was a little late for class. He had a little snipe at me, followed by, "I'm not having a go at you."

I boldly chose to look him in the eye as I headed to my desk and heard "GOOD" coming out of my lips. It certainly felt good.

As I sat down the scene was reminiscent of a Hollywood movie. The whole class came to their feet and started clapping. Their support of me as I stood up to Jim with that one word was totally unexpected and really appreciated as a different type of tears started to flow. When I think about this moment, a smile spreads across my face and goosebumps tingle on my arms. He never bothered me again.

The mission I assigned myself was to sweep away every obstacle in my path. I pushed for my check-rides (where a cadet's pilot skills are tested in the air before they can move forward to the next stage). I grilled other students for what to expect and fell asleep each night and woke up each morning with meteorology, aerodynamics, or a similar book open as my bed buddy. The day I qualified as a private pilot was the best day of my life to date. I had done it. I had beaten students who had arrived months before me, and three days before my brother received his qualification. Many months later, I was working as a commercial pilot out of a busy airport in Boston.

How did that happen? Everyone, including myself initially, did not anticipate any real success for me beyond becoming a housewife. But I had changed. I decided to challenge myself, to see my own value and decide my own worth. I decided to jump and grow wings on the way down and developed a competitive spirit that drove me even further.

It was a few years later that my parents asked me to put my career as a pilot on hold and come back home to run the family hotel business so they could retire. I was honored, of all their children, they wanted me.

I jumped at the opportunity. I was scared. This was something new for me. I remembered advice I had been given by my beau when I was 20. Jump and make an impact.

My efforts increased the number of weddings a year from a couple to over a hundred. We won awards for our service and reached the top of Trip Advisor and I somehow managed this whilst bringing up my four children.

Very surprisingly (to me), I was even nominated for the Dorset Business Awards for Entrepreneur of the Year. I, understandably in my mind, didn't make it through. It was an all-male final, however, it made me think. *What is there out there that recognizes efforts more holistically for people juggling so much?* That is when I started the Venus Awards focused on recognizing women in business. Ten years and 36 ceremonies later (most recently at the London Waldorf Hotel), thousands of women have received the recognition they deserve. I've even had many share with me that the Awards has changed their lives.

I am a flying example that "it's not what happens TO you that makes a difference, it's what happens WITHIN you." What I realized is, if a stupid little girl could become a commercial pilot, then others can achieve what they want—as long as they shed their limiting beliefs, set their intention, have the courage to take the first step, and DON'T QUIT.

Through the Venus awards, and having worked with and coached thousands of men and women in business over the years, it has become clear that while success seems to come easy to some, others struggle with it. It doesn't have to be that way. On my website, I share about my formula for creating an invincible sense of self and a rock-hard confidence that allows others like me to develop a genuine recognition of their own worth and value as a person, so they can achieve success on their own terms using my Self Adore Success System.

It's a formula that focuses on separating your assigned roles in life from your self-identity to allow you to flourish.

One last thing—remember how I fell in love with an Australian my parents spent a fortune to get me away from? Their cunning plan failed. He happens to be the man I refer to as hubby and the father of my four beautiful children.



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I am a flying example of “it’s not what happens TO you that makes a difference, it’s what happens WITHIN you.” If a “stupid little girl” can become a commercial pilot, you can #AchieveYourDreams too. Shed limiting beliefs, have courage to take the first step, and #Don’tQuit #SASS



Tara Hamilton Howard helps women find their money-making superpower, improve their relationships and live a more fulfilling, and liberating life.

She’s an international public speaker, #1 bestselling artist, editor, entrepreneur with a property portfolio, and founder of the Self Adore Success System (SASS) and the Venus Movement. Frustrated by lack of recognition for businesswomen, she also established the first Venus Awards in 2009 now expanding internationally, with the 37th ceremony at the London Waldorf.

Contact: www.TaraHamiltonHoward.com or join her free FB Group: Venus Movement

CHAPTER 34

Capitalize on Your Challenges and Start Capital Hacking

by Josh McCallen

It was December 10, 2010, and I was in bed with my wife, Melanie, after receiving the final gut punch from our failing...now failed franchise business. Melanie could no longer hold back her emotional anguish and disappointment. “How could you lose our business, and all of our savings and retirement along with it?”

Earlier that day, our truck-based kitchen cleaning business was repossessed by the franchisor. As Melanie vented her frustration and anger, I completely understood. How could I not? I was feeling the same anger and frustration toward myself. However, something was very different this time, as we discussed the struggles. I felt like I was watching the whole scene as an observer who was living an out-of-body experience. A sense of peace came over me so real and impactful that I still remember it vividly today. After Melanie finished sharing her distress, instead of responding with my typical apology, I said something which had never crossed my mind before. “Melanie, I am convinced this is the MIDDLE of our movie. Our story is not over, it is about to get great!”

18 months earlier in the summer of 2008, we had a very different life. I was part of a boutique real estate development business. I was leading construction projects that few in the world have on their resume. We focused on world-class luxury beachfront properties. Our team would purchase distressed properties, reimagine them, build them, and market them for sale. The typical project would sell for \$5,000,000, and we had celebrity home projects that could reach \$12,000,000.

In 2008, it felt like we had found our life’s path. It had been a long uphill climb to get there. Growing up in the 80s with a handicapped single mother made me resilient and adaptable. I learned most of what I knew about being a man from TV. Melanie loves when I say, “Bruce Willis’ *Die Hard* made me a man and PBS’ *This Old House* taught me how to be a handyman.” Since

DON'T QUIT

my mother was unable to work, we lived on government assistance, and I always joke, we were one of the first “free school lunch families.” Finding ways to make money was always part of my life since my earliest memories. And my lifelong dream was to become a real estate developer and builder. However, when the recession started, it seemed that dream was coming to an end. The ultra-luxury home flipping business was over.

The transition to “business” builder wasn’t immediate. The great recession caused the boutique development company to “pause.” Then after three months of being “paused,” I felt compelled to resign out of respect for the owner. Melanie hated the fact that I was contemplating resigning. She challenged me: “Why are you thinking like an owner.” She would say: “Why don’t you think about us, our family, our six children? (now nine)” It was not easy, but after a few months, Melanie allowed me to resign and the owner eventually accepted my resignation.

Everyone has a calling and a unique ability. My heart has been drawn to entrepreneurship from a young age. It was difficult to translate my passion for business building to Melanie. Her family was in the military, and they valued stability of income over entrepreneurship. I was always sharing the inspiring “others-focused” business lessons from Dale Carnegie’s classic: *How to Win Friends & Influence People* or the genius of Michael Gerber’s *E-Myth* and the “franchise prototype.” I became so consumed with this vision of a systematic, repeatable business, that I set out to be a builder of companies instead of buildings. I had the idea that if I could become an expert at creating franchise prototypes, then I could leverage my natural team-building skills to lead larger and larger companies. It became clear that if I wanted to be a master of franchise prototyping, the best way to learn would be to take action. I decided to purchase a franchise business and learn the process from within. With our modest savings, and our goal to purchase a recession-resistant business, I landed on a restaurant kitchen hood cleaning franchise business.

Cleaning restaurant hoods was amazing! Yes, amazingly challenging. I was happy to purchase a business that was regulated and required for fire safety. We thought that would allow it to remain relevant during the recession. It turns out we were right about that. However, we were dead wrong when we thought owning a franchise system would mean we would automatically attract business. Our sales pitch was not working either. Our pitch went something like: “Hey, we have state of the art equipment, and we will do the work for less than your current provider. Just give us a try, and you will love our service.” We were fighting for a \$400 cleaning contract and offering to do it for just \$350. We were willing to earn their business at all costs, even if we weren’t able to earn a living.

Selling was going terribly, but we did manage to eke out a few contracts. The only thing worse than our failed sales process was the actual work. It was no joke. Imagine driving a 17' box truck full of power washing equipment up to the back of a restaurant at 11:30 p.m. to start your work shift. After you unload several hundred pounds of equipment, you get to climb on top of ovens and stoves only recently shut down. Of course, the heat under your feet isn't nearly as daunting as the 200-degree water that blasts out of your cleaning equipment, over your head, and into the greasy hood. But even worse in comparison is the flow of boiling, hot filthy water that returns back out of the hood when you release the trigger.

By the sixth month of owning the business, I was out of capital (aka cash), and the probability of losing the business was almost certain. The only thing I had left was my human capital: my resourcefulness, willingness to learn, fearlessness, integrity, and dogged determination. So, I went to the next sales call with a newfound resolve to achieve my definite purpose. If I was going to be a hood cleaner, then I was going to be the best damn hood cleaner around. And just as important, I was going to be compensated with a fair price. My fear of selling was gone because I had already embraced my greatest fear, that of losing the business.

I secured a meeting with one of the best restaurant chains in our market. Their restaurants had larger than normal hoods, and their high volume meant they would need cleanings more often. So, I set the proposal for cleaning at \$1,700 and sent it to the VP. An hour later, the salty old Philadelphian called me and said: "Who the hell do you think you are? I have never seen a proposal over \$1,200 in my life."

My answer: "Well, you have never had the peace of mind and quality work you will receive when you have our team cleaning for you." After holding the price (minus some barter), I got the contract. Within weeks, we earned the contracts for their other locations. Then we earned the contracts for the best restaurants, the best hotels, and even some institutional clients. We became one of the fastest-growing business units in the franchise system.

We learned to sell. We validated our higher prices, and we leveraged the great recommendations we were now earning. We were now on a first-name basis with the best restaurateurs in Philadelphia, and they loved referring us to each other. The residual business from our recurring contracts made the forecasts for the next 12 months look great. I felt fully alive and mentally tougher than ever before. I was still managing the nightly cleaning work several days a week while selling during the day, and I loved it. However, by December, we had still not recovered from five months of hemorrhaging money or caught up on the past due franchise fees, so when the franchisor

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decided to repossess the truck, we had no way to stop them. It definitely looked like we failed, and the story appeared to be over.

Following the loss of the franchise business, I made ends meet by serving as a marketing consultant for several companies. By 2012, the economy was becoming more stable, and my former land development employer encouraged me to return. However, this time, I returned with a different set of skills. I had an “owner’s mindset” (as Melanie says). I was a business owner who had lost it all and found something more valuable, now I was ready to capitalize on that experience. After some temporary projects and brainstorming, we ultimately decided on a partnership (sweat equity) in a dilapidated beachfront resort which was originally slated for demolition. We developed a plan to restore the property and deliver a new level of service to this seasonal resort market.

From 2012 to 2018, our resort went from being ranked one of the worst properties in our local market to the staggering national ranking of #7 out of 55,000 hotels on TripAdvisor for the entire USA. This property and the service culture allowed our team to earn national press numerous times in *The Wall Street Journal*, *USA Today*, Inc 5000, and CNN. The property experienced staggering NOI growth year over year, and the valuation grew exponentially. The success of our first resort provided the leverage to purchase two additional properties. And even though today Melanie and I have moved on to form our own hospitality management company (VIVÂMEE), I am still extremely proud of the past teams I helped build and their continued success.

Later, after the storm of difficulties had passed, Melanie recounted how, in spite of all her emotional distress, she had learned so much from this struggle. She took note of how powerful it was to approach life with a gratitude mindset even when everything seemed to be falling apart around us. In fact, she said it in a truly compelling way, “What I realized during that time, Josh, was that your positive “get-it-done” attitude was all I had to hold on to.” Today, Melanie and I have founded Accountable Equity and become resort real estate syndicators. She has transitioned into a professional role and is leading our team of designers as well as managing our investor education program: Accountable Equity Learn & Grow. At our Learn & Grow events, we invite current investors and prospective investors to visit our projects and share a meal with our team as we improve our collective financial education with talks by respected partners and hear about the investment’s performance and growth. Together, we are actively pursuing new value-add resort development projects as well as growing and investing in our current assets.

Who could disagree with the anger Melanie was feeling in the middle of losing our business and all of the capital in our bank accounts? We now realize it was a different type of capital we were earning during those struggles. It was a rich development of our human capital. It was our ability to stay focused on our definite purpose no matter what adversity we encounter and to stay grateful for everything. This lesson has become the bedrock of our new way of life. The greatest gift these struggles have offered us is the humility to know the precious value of every investor dollar, every potential sale, and every opportunity. We feel blessed to be serving so many wonderful investors today through our syndication company, Accountable Equity. Something we share all the time on my weekly podcast, *Capital Hacking*, is that we believe the more we invest in our human capital to increase our skill and fortify our resolve, the greater will be the results and the greater our investors' capital will yield.

We are still in the MIDDLE of our story, and we plan to keep capitalizing on the capital (human and cash) for the good of all. We believe the ability to capitalize without capital is the truest indicator of future success. The ROI on struggle is human capital appreciation—don't quit.



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The ROI on struggle is human capital appreciation—
don't quit!



Josh McCallen is a professional capital syndicator with extensive experience in resort redevelopment. Together with his wife Melanie, they lead Accountable Equity, which allows investors access to the lucrative world of resort real estate ownership. As a recognized thought leader in hospitality management, he believes authentic hospitality is the ultimate strategic advantage. Josh's teams have achieved the pinnacle of hospitality recognition, earning the TripAdvisor #7 ranking out of 55,000 hotels in the USA (2015 & 2016). Josh has led construction projects totaling over \$100,000,000. He is host of the extremely popular podcast, Capital Hacking, where he and Erik Cabral clear the path for listeners to become syndicators and co-syndicators by developing their human capital and cash capital.

DON'T QUIT

*To learn more about resort real estate opportunities,
visit: www.AccountableEquity.com*

*Discover the power of Capital Hacking™ visit:
www.CapitalHacking.com*

CHAPTER 35

Work Harder Not Smarter

by Nunzio D. Fontana

“Opportunity is missed by most people because it is dressed in overalls and looks like work.”

– Thomas Edison

I was born to Sicilian immigrants. My mother was 15 years old and my father was 21 when they met. He was a firefighter in Italy, which was a very prestigious job and still is. My mother and father were engaged in Sicily. Soon after that engagement, my maternal grandfather decided to uproot his wife and five children to come to the United States against my father's wishes. At that time, my mother was only 15 and was legally unable to marry my father without her parents' consent. My father worked for the Italian government, so he was not able to take time off work to travel to the US with them. He decided to wait until he had vacation time, then decided to go to the US to elope with my mother and bring her with him back to Italy.

Months later, my father was able to come to the US. My parents, again, were unable to marry without my grandparent's' permission because of her age in the US. My grandfather made a deal with my father that he would grant permission if my father agreed to stay in the US. My mother was the oldest of five children and the only daughter. My grandfather was never going to let her live that far away from him. So, in April 1969, when my parents were 16 and 22, they were married in Brooklyn, NY.

A year and a half later, I was born. As first-generation Sicilian Americans, work was of first and foremost importance to my family. My father went from wearing a tailored Italian fireman's uniform to working as a construction laborer by day and a dishwasher at a local restaurant at night. Work was work. He was never afraid or ashamed of it.

Very early in life, I was taught that hard work was respectable. All our friends, family, and neighbors were mostly in the construction trade. They

DON'T QUIT

were men with hands of stone. They had very little education but were shrewd, hard businessmen. That is where I got my first education.

I was never a good student but, after graduating high school, I decided to go to college. I was a full-time student and an almost full-time employee of my father's. I loved working with my father. It was very bonding. I went to NYC Technical College in Brooklyn, NY. There, I took up construction technology. After two months, I realized school wasn't for me. Dyslexia wasn't a thing in 1988, especially in an immigrant family. I realized I had dyslexia years later when I told my wife that I see letters and numbers, but if I write them down or speak them, they come out backwards. All that time, I thought I was just dumb.

After my two-month sentence in college, I continued to work with my father. By this time, he had a small construction company. He was so upset I had left school that he gave me the physically hardest jobs. The first month I was literally digging ditches. He gave me a pick and a shovel and pointed at the ground. I enjoyed the work. I loved it. I was born to do it. My father's company mostly did small additions, kitchens, bathrooms, etc. I started doing some side work for extra money, so after my 10 hours with Dad, I went to work at night for a banquet hall owner. The guy was fascinated by my work ethic. I became a permanent fixture in this gentleman's establishment. When I was 21, he asked me if I could build him a new house. Young and foolish, I said, "Of course." So, at 21 years old, I built him a new 5000 square foot house. I did a great job for him, and we are still friends today. I made a small fortune, or at least I thought so at the time.

I worked with my father until I was 27 years old. It was 1997. I was getting married in August 1998. At the time, I was making \$500 per week—not enough to save for a wedding and buy a house. I needed to make more money. I went to my father and discussed my dilemma. He suggested I get a job with one of the local utility companies and do construction work on the side. It was a solid plan, but I was ambitious, and I didn't want to work for a utility company. In late 1997, I opened my own construction company. My future father-in-law was gracious enough to give me a 1976 Chevy Chevelle, mint green station wagon, and just like that, I was in business.

From 1997 until 2010, I was able to double my sales year after year. At the height of my company's existence, I employed directly and indirectly 86 employees. My annual sales surpassed 16 million dollars. I worked from 6 a.m. to 9 p.m. six days a week and a half a day on Sunday, usually 8 a.m. to 3 p.m.

In June of 2010, I started feeling sick. I thought it was all the hours I was working. Someone told me that I may have Epstein-Barr (EBV), a virus that,

among other things, causes fatigue. My doctor told me most American adults have some form of EBV. I thought I was just getting lazy. I pushed forward. I wasn't going to be one of those lazy guys I knew from the old neighborhood. The symptoms got worse and worse. The doctor told me I was fine. I just need a little rest.

When my wife and I left the doctor's office, I told my wife that I couldn't deal with feeling the way I did. I came up with a plan to move out of NY. I want to move to a place where life was simple. We were planning to move to North Carolina. Cost of living was far less than it was in NY. My wife and I are both savers. We had a nice nest egg put together. I was going to buy land and start building in the Charlotte area. I bought 60 building lots and a 20-unit abandoned building. I went from king of the world to *what is going to happen to me*.

The land I bought was in Westport, NC, right on the golf course. I was going to build three to six houses a year to maintain our current lifestyle. In October 2011, I was in a meeting with the golf course owner. He had a pathway encroaching on my land. He was very nice; the relationship was amicable. During our meeting, he noticed how much I was sweating. He asked me if I was okay. I started to tell him how I hadn't felt well for the last few years. He asked me if I had possibly been bitten by a spider. I answered that I didn't think so. I told him I had what felt like light bruising on the right side of my back. He asked me to lift up my shirt. He wanted to see where. He touched the area where the bruise was. He told me I should probably get to a hospital right away. He said, "You definitely have a spider bite."

I didn't know the area that well yet. I saw a treat and release sign. I figure that was as good as any place to go to. I went through the entire triage thing, and then I went in to see the physician's assistant. It turned out I had a 13-inch bullseye rash on my back. "Lyme disease," he said. He sent off a sample of blood to a lab in California for verification, but based on what he saw, he didn't need to get the results back. I was prescribed doxycycline.

Doxycycline, that's it. That was the best doctors could do for me. By this time, I was down to 14 employees and under \$2 million in sales. I had been to several "Lyme literate" doctors. They were unable to help me. The head of infectious disease at prominent Brooklyn hospital told me I would be back to normal after I finished the Doxycycline treatment. Two years of seeing doctor after doctor and that was not the case. I was recommended to a neighborhood doctor, Dr. Joe. He asked me what my symptoms were. I told him, "You tell me." I refused to have that conversation with him. Over a four-month period and dozens of tests, he was able to help me. I was back to about 75% normal.

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A few weeks before meeting Dr. Joe, I told my wife I was either going to commit suicide or give blank checks to any doctor that could help me. I was in the darkest chapter of my life. I had not spoken with my parents or siblings in three years since I found out I was sick. I am not a sentimental person. Nothing phases me. Even so, Neil Diamond's song, "I Am... I Said" seemed to play in my head over and over. "I am... I said / to no one there / and no one heard / not even the chair. But I've got an emptiness deep inside / and I've tried / but it won't let me go." I still cry when I hear that song today. I change the station whenever it comes on. Depression was eating me up from the inside out. I remember my father saying to someone, "If you give in to depression, you will get lost in it." I was lost!

The one thing I learned was, I was done being a contractor. It took me a few more years to wind down my construction company. I put the North Carolina land on hold, and I started and finished the renovation on the 20 units in Charlotte. Everything about me was off. My concentration, attention span, and ability to work long hours were shot, on top of me being an emotional wreck. Italians are emotional enough. I was 10x emotional. Thank God, my wife has the patience of a saint, or she really, really loves me. It's the latter, I'm sure.

I needed to figure out a new plan. I decided not to move to North Carolina. I couldn't work as a contractor, and my accountant laughed when I uttered the words "disability insurance." I only had one other idea. I needed to reinvent a good work ethic in a new inferior body. I had flipped a few houses over the years. Could I do that now? *No clients, a fraction of the employees. Maybe...yep, that's it. I'm going to flip houses! But how?* I really didn't know how to do it on a professional level. I'd flipped a few houses using my cash, but that was not a long-term solution.

So, I bought a franchise in 2012. I started flipping houses. I loved it. I was able to work around my new body. I slept a little later. Pre-Lyme, I started work at 6 a.m. and would work until 9 p.m. Now I was able to start at 8 a.m. and end at 4 p.m. Life was manageable. I also had the 20 units in Charlotte. It was like a cash register. I said to myself, why not buy more rentals? I was 42 years old now. I started keeping some of my flips as rentals. I found out that I was addicted to renting out apartments—the 20-unit and a few more I owned in my local area. I became a player of sorts.

I immediately began to read everything I could read on buying apartment buildings. I took some classes at a nearby college. I added units to my rental portfolio every year. I took my construction experience and my house flipping experience, and I bought anything and everything. My dark moment ended.

A few years ago, in my efforts to expand, I partnered with a group which I had very high hopes for. It was very disappointing. I learned that I wasn't ready to deal with certain players. Big money brings with it smart guys, "work smarter not harder" guys. I was devastated when I was terminated from the partnership. I realized that some work smarter guys are generally lazy and cut corners. They think their education can make up for their lack of work ethic and experience. I worked very hard on that project. My counterpart was very lazy and not that smart, but he was very articulate, and he ran rings around me, or so I thought. The broker involved in that deal noticed my passion and persistence in closing that deal. Two weeks after settling with my work smarter guys, the broker introduced me to a group of work harder guys. I partnered with them and closed on 100 units 30 days later. In all, I own several hundred rental units and am adding more every day.

I hate to be the "I walked to school uphill both ways" guy, but it really seems people of today's generation don't like to work. My sons go to private school. My older son's school's motto was, "Work smarter not harder." I say the opposite, "Work harder not smarter." It's in the hard work that you figure out the smarter ways to get things done.

At the end of the day, I realized that my lack of FORMAL education, no degree in anything, starting late in life, Lyme disease, and termination from a bad business relationship didn't affect who I've become. Except for that dark 3-4 years in my life, I've had and have a great life. One of my favorite quotes is, "You fail only when you stop trying."

Today, I have new and seasoned investors calling me for advice. Brokers call me to partner with their buyers in order to get deals done, no financial investment on my part. I mentor two new investors at a time. I speak at small REI meetings. I am teaching everyday people how to leverage their Roths, IRAs, and 401ks to earn upwards of 8% with a self-directed product, and I am syndicating an average of 2-4 multimillion-dollar real estate deals a year in jeans and sneakers. I haven't been able to keep up with the simple 8 a.m. to 4 p.m. workday. I find myself on the phone or in front of the computer at 10 p.m. most nights, but you know what they say...*if you love what you do... it's not really work!*



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Work harder not smarter. It's in the hard work that you figure out the smarter ways to get things done.



Nunzio D. Fontana is known as the investor's investor. He is a professional landlord, real estate entrepreneur, and syndicator who currently owns and operates hundreds of rental units throughout the East coast. He has raised millions of dollars for syndication. He has taught several dozens of everyday people financial literacy and helped them to take control of their 401k's and IRAs in order to invest in real estate. He is a qualified equity partner and specializes in difficult real estate deals. Mr. Fontana is also owner of several real estate investment and property management companies.

Contact Nunzio at N.Fontana@dagllcus.com regarding real estate advice or investing in real estate.

CHAPTER 36

Climbing Out of the Pit of Poverty Thinking to Powerful Business Owner and Mentor

by Angel Chandler

I'm not quite sure when exactly I stopped believing in myself. It's funny how once you start to lose your identity, feeling small, stupid, ugly, and annoying just kind of seems normal.

I don't even have one of those "this happened and it messed me up" stories. I was born to a young mom. She did her absolute best for me, and honestly, I had the best grandparents I could have ever asked for. They helped raise me, loved me, and made me feel like the most important kid in the world. So I definitely did not grow up sad or unconfident. I was always fed words from my family affirming I was "special," "smart," "best at anything I did," and I believed it. What more could a kid ask for?

But somewhere in high school, things changed. When I look back now, I can see it. I started surrounding myself with people who had low standards in life. I started feeling like I fit in with them. I struggled between being a kid who wanted to succeed and this alter ego who wanted to be wild, free, rebellious, and live life on her own terms. The latter kid won. That's when I stopped listening to voices that encouraged me, spent half of high school high on weed, and thought the world couldn't touch me. This also happens to be when I met the boy who I ended up spending 20 years with in a tumultuous relationship, 13 years of which we were married.

I can sum up where it all went wrong for me in one word: "settling." After high school, my friends were starting to do some harder drugs, and I knew I didn't want that life, so I settled, moved in with my boyfriend and took what felt like the "less wrong" path. It felt like safety. I knew deep down he wasn't what I wanted or needed in my life. But I still went down that path. I wonder sometimes if my settling was just out of pure laziness, a lack of trying

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for better, or some sense of unworthiness. All I know is, despite obvious reasons that this relationship would not last forever, I got married at 23, and we had two beautiful children together. Unfortunately, despite the joy my children brought to my life, those married years were long and dark.

Most of my marriage was spent micromanaging a spiraling, toxic marriage and life. Living with someone who drinks heavily, to the point that it seems like they're having a hard time keeping things together, is a roller coaster. Half of the time, you have someone who seems to resemble the person you married and the other half you are living with what seems like a monster who hates you more than they hate themselves. I had a friend and recovering alcoholic explain to me once that alcohol wants to kill you. When you're sober, you hate yourself so much for the way you are and the things you do and say that you start drinking again to numb the pain. It's a circle, a circle to death that is so hard to watch and worse to live in.

My life never felt secure. I had been living moment to moment in my marriage, terrified. *What if we can't pay bills? What if I can't feed the kids? How drunk is he going to get tonight? What if I die and my kids are left with just him?* I lived in that fear daily. I was consumed by a dark, unhappy environment that controlled me. But I didn't know it. I thought it was normal. I physically shook continually. But I held on to the smallest seed of faith that things would get better.

My journey to my breakthrough started in 2013. I think I was being prepared mentally for the storms I would go through for the next five years. In February 2013, I lost my dad to a battle with lung cancer. I don't think there are any words I can write that explain the pain of losing a parent, especially way too early, the pain of what cancer does to a family, or the loss when the one you all need is gone.

Shortly after my dad passed, I was introduced to the direct sales industry, and the positive and encouraging personal development that comes with it. All of a sudden, I found myself on the long road to discovering the TRUE me again. I discovered things about myself that I needed to change. I realized that my habitual patterns, thinking, language, vision for my life, surroundings, and relationships, were all contributing to my reality. I realized I needed to change and heal. But, more importantly, I started to realize I had the gift of a voice to help other women to heal as well.

My mentor, Dr. Doug Firebaugh, came into my life on a complete fluke. By chance, he asked me to be on his radio show, *The Millionaire Road*, as a female home business expert. At that time, I felt like NO expert. I was trying to feed a family of four on \$65 a week, living life in a loveless marriage, and

feeling completely unsuccessful in life. But I DID IT. Through the sweat, the shaky voice, and the feeling of inadequacy, all while chasing a one-year-old boy around in the background, I somehow did it.

That tiny belief in myself started coming back, and I remembered what it felt like when I didn't doubt myself. It's amazing what you can do when someone helps you believe you're amazing. Dr. Doug had me back on his show many times over the years. Sometimes I wonder if he somehow sensed that I needed the boost in confidence. I will always be grateful for his wisdom.

After that, I started creating courses for other women to help them on the healing journey. I bonded with women I had never physically met. We laughed, we cried, we shared stories of pain. We GREW together. Getting better can be painful. But the sense of awareness you gain is so worth it. I started on this journey all alone but somehow had built a whole community of women who wanted to hear what I had to say. I was able to speak power into women. I was helping to create change in their lives, and it felt amazing. I want every woman to know that there is never an obstacle too big that you can't overcome.

While all this was going on, I was still stuck in a hell of keeping things together, sweeping things under the rug, being verbally beat down, and thinking every day, *How did I let my life end up this way?* My days with my kids were my solace, my joy, my reason for living. Until one day when my daughter was seven. My ex was drunk as usual, and she looked at me and said, "Why are you still with him?" Boom. Talk about a lightbulb and "aha" moment. It was affecting my kids now. I wasn't keeping it all together at all. It was time to get out of this hell for them.

That month in 2016, I told him I wanted a divorce and I haven't looked back once. It was terrifying. It was unknown. I felt out of control. But it turned out to be the absolute best decision of my life. I did it. I had no idea how I was going to keep everything up on my own, pay the mortgage, feed the kids, and afford daycare. But the sense of absolute peace I felt the first day that I walked into our home alone, just me and my kids, was incredible. I knew I was no longer responsible for fixing someone else's misery. I knew, without a doubt, I was on the right path. I will always be grateful to my daughter for the "slap in the face" I needed to wake up and look at things the way others see them. Sometimes our hardest decisions yield the greatest joy.

I do not blame my ex for my mistakes. His demons are his to deal with, and I needed to figure out how to pick myself up and give the kids better. Even if I had started believing that I didn't deserve the best, I knew they did. I would never hear my kids say "Mom didn't do it, so I can't either."

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We all have a destiny to follow, and I believe that not one of us were destined for a life of sorrow, a poverty mindset, or circumstantial living. We are responsible for the decision to take that step to finding better, and taking another step each and every day no matter how dark it feels or what life throws at us. If you have faith and a vision that you will get everything you want and desire, it becomes inevitable, as long as you don't quit. Keep on believing. Keep going. Every day. Despite all else.

I truly believe that we were created to live an abundant life. Leading people to that discovery through their own journey has become a thrill for me. I recommend that each person reading this chapter takes the time afterward to write down the vision for your life. In one year, three years, five years, where do you see yourself? Write it down, see it, feel it, and believe it. Do this regularly.

Now, I am three and a half years out of my marriage, running my own health and wellness company, and at a point where I'm ready for that next chapter. I had to make another huge decision at the beginning of this year: to let the house my kids grew up in go. I was so anxious to bring the topic up with the kids, and when I did, they lit up with excitement. They were ready to move on to the next adventure too. I realized we kept things as "normal" as we could for as long as we could, and now we were all ready for a new normal. As I sit here and write this, I'm in my new backyard, in a new area of town, with a whole new outlook. Life feels good.

Eight years ago, this girl could have never seen herself here, as a co-founder of a thriving business and a mentor to women, and waking up with a zest for life, grateful for every day. I have rediscovered that younger me who believed she could, who believed she was the best at everything she did, who loved hard, who expected great things, who knew she was special and wouldn't settle. Somewhere, she had gotten lost along the way. But the Light found her and her light shines. She is home, all grown up, with a lot more growing to do, and a passion to help others find their way out of the darkness.

Three powerful truths that got me to where I am: decision, discovery, and determination. I broke the code of struggle and you can too.



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Three powerful truths that got me to where I am: decision, discovery, and determination. I broke the code of struggle and you can too.



Angel Chandler is a proud mom of two who has worked with women to achieve their health, life, and financial goals for over seven years. She is the co-founder of The Fasting Fix at www.thefastingfix.com and is a network marketing expert and trainer. Download my free guide "Intermittent Fasting for Beginners" at www.fastingforbeginners.com

DON'T QUIT

CHAPTER 37

From Working in the Sugarcane Fields and Going through 5 Bankruptcies to Sharing Lessons on the Stage

by Ravin S. Papiah

What if five bankruptcies can lead you to financial freedom? Have you ever been bankrupt? If yes, how many times did it happen to you? Well, I may win an award for it because I have gone through it five times! You would expect people who go through bankruptcy five times to have either expired or to be living a life of misery, right? NO, not me! I am living my best life these days. Yes, it was not easy. It has been a roller coaster, but I survived, and more than that I am living the life I dreamt of for most of my earlier life and doing the things I always wanted to do, like writing a chapter in this book with awesomely amazing co-authors and many more crazy projects that are underway.

If you read my story in the first book I coauthored, *Life-Defining Moments From Bold Thought Leaders*, you know I was born in Mauritius a sick child, a child that the doctor didn't give long to live. I had no friends at school and was not able to play during recreation time. I was clearly a child of no great future, but my mother didn't think like that. She gave me the best care despite our meager financial means. I learned to thrive through difficult moments, to seize opportunities whenever they appear, to keep walking the path, and to make decisions when I have to. In reality, my difficult childhood was an advanced course at the school of hard knocks. I became resilient very early in my life, resisting failure and becoming adamant on my path to success. I just never quit. My defining thought: *In the advancement of your steps you will be gifted with the tools to access the success you want.*

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My first experience of bankruptcy happened when I was 17 years old. I took part in my second year college exams, which would open doors to university. I was working for a scholarship. I was the youngest in my class, and I was the only one deprived of private tuitions—my parents just could not afford them. I was attending college only three days a week, as I didn't have enough money to pay for the transport to and from college. My exam results were out, and I got brilliant results...but missed the scholarship.

This was not fatal, for I was still very young and had another three chances to take the exams and qualify for the scholarship. But my parents could not afford to pay for the exams a second time. It was a meager sum of \$50, but at that time, it was a fortune for my parents. They strived and struggled hard to pay for the first one, borrowing part of the money from relatives and squeezing their savings. I didn't have a choice. I had to stop school and look for work.

I was devastated. I was on the brink of depression. That was my only hope for a better life. I wanted to prove myself—to myself, to my parents, to my relatives, but more so to my bullies. My teacher Chantal's hard work in converting me to a bookworm should not go to waste. I didn't know anything else apart from studying. Not sports, not arts, I had no other skills at all. I could feel my life ending soon. I could hear the doctor's words about my short life, and I started doubting my future existence. I got my first experience of bankruptcy. It was not really mine, for I didn't possess anything. It was my parents' bankruptcy, but I felt like I lost everything. 14 years of hard study, coming first in every subject, every year, topping not only the class, but also the school and college, and I still fell short by that much of what I needed to earn a scholarship to go to university. This seemed the end of the road. School was finished for me.

I spent the time until my 18th birthday working in the sugarcane fields with other children who failed college. It was hard, tiring, and hopeless. I had never wanted to be back here, where I had worked for years during all my holidays to help my mother. I loved my mother, but I hated the fields. It was strenuous work. And every time I would get back to school after the holidays, I would promise myself to work harder at my studies to avoid coming back in my later years. I felt like a massive failure.

At 18, I started applying for jobs and very quickly got a job at the most popular bank on the island and started another life. I worked hard, became very popular with the customers, and was liked. I got married very early at 23, became a father of two at 25, and then needed much more money to take care of my little family. I was already working a second part-time job, and was quite successful at that too, when an offer to take a managerial

position in the sales company presented itself. Based on my past selling experience, I grabbed the offer, leaving the job at the bank after nearly eight years, at the discontent of my entire family. The job offer at the sales company was a freelance full-time job with no guaranteed pay. I grabbed the offer because I wanted to grow and wanted to secure the future of my kids, which I could not do with the salary I was earning at the bank. I knew the kind of money I could make if I went full-time as a salesperson. I had faith in me and in my vision for the future.

I was an instant hit at the sales company. I achieved unbelievable results in the next eight years. I earned world recognition as international champion eight consecutive times. I earned money—loads of it. Then everything came crashing down.

Things changed at the company's management level. A new manager came in and wanted to change everything. I was not agreeable. There were conflicts, loads of them. I felt disrespected and devalued. I left the job without a thought. In a minute, I was on the road with no job and no money. That was my second bankruptcy! And with it my marriage came crashing down. So, now I was without a job, with two kids on the road.

I had been so successful, so where was my money? There is a saying that goes, "a little knowledge is dangerous." I had little knowledge in business and in managing people. I was a boy from a lower middle class family, what they call "poor." A boy from a lower middle class family who is a good salesperson does not necessarily make a good businessman and makes a worse entrepreneur. I never had any experience in recruiting or managing people, and worse, I had no intelligence about money management. My background was poverty, and my education was about fighting poverty. You do not get out of poverty if you stay in the poverty consciousness.

I started my role as freelance sales manager by recruiting those people who were my best customers, and I taught them what and how I was doing my sales. My sales experience was my sales training. Because I was successful in my selling, my teachings motivated my people to duplicate my selling formula, and it worked for them too. My team was selling like crazy, and I was earning like crazy!

But, I didn't have any idea of money management. So, when I was earning so much money, I believed this money was not for me. I developed the belief that I was earning the money BECAUSE my team was working hard. I decided a part of the money I was earning should go towards the team. This is a great idea, right? I did not know the Pareto rule at that time. Today, I realize that I was using the Pareto rule inversely. I spent more than 80% of my earnings on motivating, incentivizing, and entertaining my team.

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Sometimes, it even went over 100%. I was earning big money, but I was not keeping my share, believing it was NOT mine. To motivate my team, I even contracted bank overdrafts and loans because I believed that I would be making even more. I did make more, much more, but I kept practicing the Pareto rule the reverse way.

Luckily, a director of a related company spotted me and offered me another opportunity in direct selling, but now in satellite television. It was a good offer. I worked 18 months for that company. Then, the manager from my previous direct selling company called me. He had an opening for me in the Middle East. The offer was too tempting to resist. My manager at the satellite television company tried to convince me to stay, but my heart was with my previous company, so I resigned my post. I was to go to Dubai for six months to get a preview of my responsibilities, and then I would come back to Mauritius to bring my family back to the Middle East on a five year contract. I went to Dubai, and did my six months. When I came back, I got married, and was ready to fly back to my dream job in Dubai only to learn that the offer was no longer valid.

It felt like the skies were crashing down on me. I was penniless. Even worse, I was heavily in debt with the banks. This was my third and most painful bankruptcy. I stayed jobless for fourteen months. I wrote countless applications and attended various interviews, but the road to a corporate job was tedious. I did not have a university education and it had been 15 years since I left school. Despite my vast experience in direct selling, it had no value on the job market, and everyone was looking for a degree holder. I didn't have one, and the market was full of graduates.

In all this chaos of a new marriage, two kids, no job, no house, and no money, I made a decision, a decision that 99.9% of people in a similar situation will never take. I went to university! I signed up for a degree course for four years part-time, and as I attended the first semester, like magic, I got an offer to work as head of sales in a waterpark. The salary was meager, but the opportunity to do something unique was interesting. My first year was fabulous. I brought in some great business. That year was the first year the company ever made a profit.

I worked hard and studied hard. I took another course in marketing by distance. I was continuing my learning and accumulated diplomas, degrees, and post-graduate qualifications. I was also filling the post of marketing manager at the water park every time the previous one was dismissed and another appointed. I was the sweeper in between, but I was never offered the post, despite now having the required qualifications.

I left the waterpark for another job offering twice the salary, only to quickly find that the work environment was not one I could tolerate. They had fired seven managers in the last year, and I resigned within my first two weeks. Now, I was looking for a job and unable to find one because I was too qualified. This led to my fourth bankruptcy.

Then came another offer for the post of director of marketing at a business school. I was selected and accepted the offer. Then, I came to know that in the last eight years, there was a revolving door of eight different marketing directors taking that post. I saw the challenge, took it, and stayed there amidst loads of adversity for nearly two years. In my first year, that business school made its first ever profit in its history, and the staff was paid their first ever extra bonus during the mid-year.

After two years, I was asked to leave as the school was feeling the aftermath of the 2008 global financial downturn. I was again on the door of bankruptcy. My son just went to China to study and here I was losing my job. This was my fifth bankruptcy, and it lasted for over a year. Getting a job was little more than a dream impossible to achieve.

In 2009, after a lot of hesitation, I decided to launch my own consultancy services, putting into practice all my experience gained from my several corporate jobs and in the direct selling industry. Over the last 10 years, I have founded two companies, earned my certification as an executive director of the John Maxwell Team, acquired my certification as a chartered advisor with Gitomer Licensed Trainer, and completed my MBA just last month.

Five bankruptcies built me tougher, bigger, and better. It took 14 years after my first bankruptcy when I left my direct selling company and another four bankruptcies to finally meet another fabulous business opportunity. In 2010, I joined the Forever Living Products company, and over the past eight years I have earned over 13 international trips, winning various challenges year in, year out. Every time I fell to a bankruptcy, it took me less time to get up and go. During those 14 years of crossing the desert, I studied continuously and learned several life lessons on the field. All this has made me one of the most sought after public speakers in my country. Through my training company, The Professional Leadership Centre Ltd, I now offer the branded courses of John Maxwell and Jeffrey Gitomer. I add to these my experience and learning gathered through my roller coaster of challenges and struggles plus achievements and successes accumulated over the years.

My story is simple. I took my challenges as my motivation to grow and become a better version of myself so that I can, in turn, share my stories with

people and make them realize their hidden potential. Anything is possible. If you see failures and adversity as the stepping-stone to your success, then truly anything is possible. Embrace the struggles, accept the adversities, and face the challenges, for they are nothing else than tests that are thrown in your path to grow you to the strength needed for you to achieve your NEXT level.



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In the advancement of your steps you will be gifted with the tools to access the success you want.



Ravin S. Papiah is passionate about helping others reach their highest potential and is highly decorated in the industries of professional speaking and direct selling. He is currently a founder-partner and a certified coach, speaker, trainer, and executive director of the John Maxwell Team in addition to his role as a Gitomer Licensed Trainer. Ravin acts as a managing director of the Mighty Champs Marketing Co. Ltd. and the Professional Leadership Centre Ltd. and is a Soaring Eagle Manager with Forever Living Products, USA. To connect, visit www.johnmaxwellgroup.com/ravinsouvendrapapiah/About

CHAPTER 38

Never Stop Never Stopping!

by Jesse LeBeau

“It’s hard to beat someone who never gives up.”

– **Babe Ruth aka The Great Bambino**

My whole life I’ve been an underdog. Growing up, I was a scrawny, undersized, wannabe basketball player. I lived on a little, remote Alaskan island where I was forced to take a boat just to get to school. I was overlooked and underestimated at every turn, and my dream to turn basketball into a career was slim to none.

But you know what? It’s hard to beat someone who never gives up. My inability to surrender my dreams has allowed me to do things I’d never imagined I’d get to do. I’ve starred in movies with NBA stars like Kevin Durant and traveled the world playing basketball alongside my idol Allen Iverson. I’ve played lead roles in TV shows, allowing me to travel the world in private planes and fancy yachts. I have gotten to sit down and interview some of the biggest celebrities and pro athletes on the planet in my own custom tour bus. I’ve shot commercials with Kobe Bryant and even spent an entire day being hand fed burgers by supermodel Heidi Klum. Today, I get to tour the country speaking, sharing my experiences with others and having an impact that has led to fulfillment in my life outweighing any sum of money. I often take a step back, scratch my head, and wonder, “How is this my life?”

The answer: I didn’t quit.

It really is that simple. You can’t fail if you never quit. Failure becomes just a temporary bump in the road that gives you time to reflect, analyze, and attack with a new and better thought-out game plan. Find the highest achievers in the world and there is one common theme among them. They refuse to quit. Take this quote from one of the most successful people in the world, Michael Jordan:

“I’ve failed over and over again and that is why I succeed.”

A wise person would argue that failure is a crucial step on the road to success. But that comes with a big IF. Failure is only beneficial IF you view it as such. You can look at it as defeat, or you can look at it as feedback. Failure is simply that, feedback. In every situation, you get to decide, are you going to get bitter or are you going to get better?

Winners get better!

I’ve failed over and over again in my own life and continue to do so to this day. I’ve had a lot of success as an athlete (probably more than most) and have lost a whole lot more games than I have ever won. But I learned from my father at an early age that sports are a beautiful illustration for life. “You can learn a whole lot more about a person when they lose than you can when they win,” my old man used to say. Boy, was he right. Anybody can have a good attitude when they are winning. It takes no guts and no grit. But having a good attitude and being resilient when you fail publicly isn’t for the faint of heart.

My dad and I used to watch sports games growing up, and it quickly became obvious who was going to be successful in the most important game we’ll ever play: life.

We would watch the response players would have when they failed. When they dropped the game-winning touchdown. Missed the big shot. Struck out. Made a bad pass. Did they hustle off the field? High five their teammate? Say “my bad” even though it wasn’t? Keep their head up and encourage somebody else?

Or did they yell and cuss? Blame the refs? The weather? Their coach? Start pouting?

Life is just like sports. You are going to mess up. It’s not going to be fair. Horrible things are going to happen to you. Other people are going to have all the advantages you don’t have, and when you try to do good, people are going to come and try to tear you down. That’s just the way it is. The big question is, what are you going to do about it? Are you going to play the victim game? Are you going to subscribe to outrage culture?

Or are you going to throw away every excuse you could have, grab your dream, and wrestle that thing into submission until it’s yours?

It’s that simple. The choice is yours.

My whole life, I was told I wasn't big enough to be a basketball player. They told me I couldn't play in college. Then when I played in college, they told me I couldn't make a career out of it. They laughed at me and said it wasn't realistic for me to move to Hollywood and make it as an actor. They said that being a speaker wouldn't work because I was too young and had no credibility. Then they said writing a bestselling book was out of my skill set.

They were right.

If I had listened, and I had quit.

There's a quote I love that goes like this:

“One man thought he could. One man thought he couldn't. They both were right.”

Which one are you?

This trend continues to this day. I'm still the underdog. Right now, I am chasing a new dream: my own TV show. I want a show that will allow me to inspire youth on a massive scale and help the kids that need it the most. Turns out, it's not easy to get your own TV show. I've spent years and almost all my money trying to make it happen. I've taken hundreds of meetings, and I've been told no over and over again.

The industry says things like:

“You aren't famous enough.”

“You don't have a big enough online following.”

“America doesn't want to watch shows that help people. They want drama like *The Jersey Shore* and *The Kardashians*.”

But the industry doesn't know I've been told what I can't do my entire life. I'm seasoned and built for this. Every no gets me that much closer to the one yes that will change everything.

At this moment I have three shows in development with major Hollywood names. My dream is slowly turning into reality. I don't know what will happen in the future, but there is one thing I know beyond a shadow of a doubt.

It's hard to beat someone who never gives up.

Don't ever quit. You only fail if you give up.



TWEETABLE

Failure is simply feedback. In every situation, you get to decide, are you going to get bitter or are you going to get better?



Jesse LeBeau, "The Celebrity Teen Coach," is one of today's most sought youth speakers, authors, and motivators. His underdog story has inspired millions of teens. He is one of the world's premier basketball trick artists, regularly featured on TV, film, and international tours. Jesse stars on the new Emmy-nominated kids TV sitcom This Just In on Pop TV Saturday mornings and plays himself on the new reality series The LeBeau Show where viewers follow Jesse around the country to see the major impact he is having on youth and troubled teens. In 2017, Jesse started The Attitude Is Everything Foundation as a resource for young people to have on-going support throughout their teenage years particularly targeting self-esteem.

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CHAPTER 39

Never Give Up

by Todd Stottlemyre

“Never, never, never give up.”

– Winston Churchill

In times of difficulty we are given the opportunity to choose perseverance. Success is derived from continued progress through the lessons failure teaches.

My story is no different.

In 1989, I was in my second season as a Major League Baseball player with the Toronto Blue Jays. Our team was off to a slow start, and I was bouncing back and forth from the bullpen, being a relief pitcher, to the starting rotation. I wasn't getting much playing time due to the inconsistency in my performance. It was early May, and before going to the ballpark, I got the news our manager Jimmy Williams had just been fired and our hitting coach Cito Gaston had been hired to take over as manager for the remainder of the year. I felt bad for Jimmy, but I thought the change might mean more playing time for me.

I arrived early to the stadium that day, and in the dressing room, as I approached my locker, I was told our new manager wanted to see me in his office. Walking into the manager's office, I had the vision that I was going to get promoted from the bullpen into the starting rotation. Cito asked me to take a seat opposite of him at his desk. The pitching coach was sitting to his left. Excitement and anxiety were pumping through my body at the same time. As Cito spoke, my excitement turned to fury in a nanosecond. Yes, I was going into the starting rotation, but not for the Blue Jays. I was being demoted back to the minor leagues for the second consecutive year.

My childhood dream of following in my father's footsteps was being challenged. This dream started in the majestic Yankee Stadium where my

DON'T QUIT

brothers and I roamed the field as toddlers while my father, Mel Stottlemyre, was pursuing his dream. My father was a three-time 20 game winner and a five-time all-star as a starting pitcher with the New York Yankees in his career. He was a legend, and he played with legends such as Mickey Mantle, Roger Maris, Whitey Ford, Thurman Munson, Bobby Murcer, and Yogi Berra, who was his first manager. Growing up with my father and his teammates inspired me to dream, and that dream was to play Major League Baseball.

I stormed out of the manager's office. I was furious, frustrated, and disappointed to say the least. I quickly packed up my baseball gear and headed to pack up my apartment in Toronto. I loaded my car and prepared for the long drive to Syracuse, New York. Before driving through the night to where I would meet up with my new teammates, I sat down to call my most trusted mentor, my father, who was currently the pitching coach for the New York Mets.

Dad answered, and I immediately told him the Toronto Blue Jays had just sent me back to the minor leagues. Before he could say a word, I went on a verbal rampage pouring out my anger and frustration. I was playing victim. I was playing the blame game, and I'm sure I sounded like a spoiled baby to my father. When I finally took a breath, my father spoke.

He said, "Todd, I would love to have you as a starting pitcher on my staff here in New York." I was like YESSSSSSS!!!

Then my father followed with, "But not with the way you are pitching now." He continued to say that I hadn't even come close to pitching to my potential. He reminded me how good he thought I could be. Dad's words were tough, but true. I was not ready to hear that I needed to get better. I was busy playing victim and feeling sorry for myself. Let's face it. It's always easier to blame others and play victim versus taking full responsibility for our own outcomes.

After hanging up the phone, it was time to hit the road. It was getting late in the evening, and I had a long drive ahead of me. I drove through the night, and it was long and quiet. My mind was racing with uncertainty. A dream that started back in Yankee stadium when I had just learned to walk was now in jeopardy. I was told by the world through my entire childhood that I was not like my father. I was asked thousands of times what was I going to do if or when I didn't make it.

I was starting to wonder if the world was right. What was I going to do? Playing Major League Baseball was all I ever thought of. I had practiced tens of thousands of hours preparing for my dream, and now, for the first time in my life, doubt started to creep in. Actually, doubt was taking over

my whole body. I found myself planning to go back to school to get an education and get on with my life.

But then I would recall the conversation with my father. He still believed in me even though my belief in myself was running on empty. Even if I made it back to the major leagues, was I good enough to stay and make a career out of it? My mind was a see-saw battle. My dream was on shaky ground.

Early in the morning, I pulled into McArthur Stadium, the home of the Triple-A Syracuse Chiefs. I parked my car near the clubhouse as I watched the sunrise. I was tired and emotionally worn out. I had questioned my dream over the last six hours driving from Toronto to Syracuse. I leaned my seat back, closed my eyes, and my mind took me back to my childhood of roaming the grounds of Yankee Stadium: the birthplace of my dream. It was so real back then. I had inherited my father's environment. His teammates were not just my heroes, they were our family friends. I thought again on the conversation with my father. He believed that I was so much better than how I was currently performing. It all came together for me. It was not time to throw in the towel. It was time to persevere. My mindset had just turned 180 degrees. I could once again tap into the vision of my childhood dream. Hell, I could even smell the hotdogs in the ballpark. I had just decided that I was going all in. I was going to pursue the potential that my dad believed I had. I was going to become the hardest worker on the team. If I was going to fail, I was going to fail in front of the world. But if I was going to succeed. I was going to succeed in front of the world.

With my renewed mindset, every day was an opportunity to get better. I dominated Triple-A hitters. I was a man on a mission. I was obsessed to live out my dream.

Thirty days later, I got the call back to the big leagues. Once again, I packed my bags, but this time I was going where I belonged, Major League Baseball. As I pulled out of the stadium in Syracuse, New York I made a vow that I was never coming back to the minor leagues.

The Blue Jays inserted me into the starting rotation, and I never looked back. I started game two of the American League Championship Series that year. I had the honor of playing with some incredible teams in Toronto where we became world champions in 1992 and 1993. I went on to play 15 years in Major League Baseball on three world championship teams. I amassed tens of millions of dollars. I played with some of the greatest athletes in all of sports. Many of my teammates are now in The Hall of Fame.

WHAT IF I WOULD HAVE QUIT?

DON'T QUIT

I was inches from calling my career on that lonely drive from Toronto to Syracuse. My dream faced its darkest hour. I was vulnerable, and I had lost belief for the first time in my life.

WHAT IF I WOULD HAVE QUIT?

Yes, I would have missed out on 15 years of living my dream and three world championships. Yes, I would have missed out on tens of millions of dollars. Yes, I would have missed out on playing with some of the most gifted athletes in the world who I now call family.

The most important thing I would have missed out on is the belief that DREAMS do come TRUE.

When my dream faced its darkest hour, I could not see around the corner. Most give up when they are the closest to success, and I almost did too. I had no idea when I was ready to walk away that I was 30 days from not only living out my childhood dream but also living out a baseball career that accomplished three world championships.

If you get to your darkest hour, just remember you are getting close. That's the time to persevere. EVERYTHING IS POSSIBLE FOR THOSE THAT NEVER QUIT!



TWEETABLE

Everything is possible for those that never quit.



Todd Stottlemire is a global entrepreneur, speaker, high-performance business coach, and a former professional athlete who played Major League Baseball for 15 seasons with three world championship teams. Todd earned the prestigious Branch Rickey Award and the Lou Gehrig Award in the year 2000. In addition to authoring Relentless Success, he has spoken to audiences up to 20,000 people and is truly inspiring others to dream big, teaching hopefuls to create goals, and providing a strategic roadmap through his online performance academy. It is Todd's mission to inspire others to live a life without limits. Follow Todd at www.toddofficial.com.

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