

PERSISTENCE, PIVOTS AND GAME CHANGERS

Turning Challenges Into Opportunities

FOREWORD BY BRIAN TRACY



Kyle Wilson
Founder Jim Rohn Int
Marketer & Speaker



Phil Collen
Lead Guitarist
of Def Leppard



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Speaker, Author
Podcast Host



Marques Ogden
Former NFL Player
Speaker & Entrepreneur



Glenn Morshower
Film & TV Actor
Speaker & Teacher



Kevin Eastman
NBA Championship Coach
Speaker & Author



Deanne Moore
Therapist, Author, Actor
Communication Expert



Russell Gray
Top Real Estate Podcast
Investor & Entrepreneur



Cheri Perry
Leadership Expert
Author & Speaker



Gary C. Laney
Author, Speaker, Advisor
Serial Entrepreneur

Powerful Stories from Entrepreneurs, Professionals, Athletes,
Real Estate Investors, Entertainers, Speakers, and More

PERSISTENCE, PIVOTS AND GAME CHANGERS

Turning Challenges Into Opportunities

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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Turning Challenges Into Opportunities
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PRAISE FOR PERSISTENCE, PIVOTS AND GAME CHANGERS

Persistence is what sold and keeps selling my co-creation of Chicken Soup for the Soul series. Likewise, my lifelong friend, Kyle Wilson, has gathered the masters of persistence to inspire you to hang in tough and accomplish unimaginable success by mastering this principle yourself.

– Mark Victor Hansen, Co-Creator of *Chicken Soup for the Soul* and *ASK!*

One of the greatest gifts one person can give another is inspiration. The book Persistence, Pivots and Game Changers is as inspirational as they come. It can change your life because it can inspire you to hold on until the success you might otherwise have missed is yours.

– Mitzi Perdue, Businesswoman, Founder WinThisFight.org

Difficulty, adversity, and obstacles are part of life. In fact, you grow the most when you are tested, not when everything is working. These moving stories will inspire you to turn every challenge into opportunity and to recognize the seed of greatness inside any problem life hands you.

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

What if one chapter in a book could give you that nudge, that nugget you have been searching for. You will find it inside these chapters. Real world thought leaders being vulnerable. This is a powerhouse of lessons.

– Sean G Murphy, Founder of Mental Profits SeanGMurphy.com

Kyle Wilson is a powerful force with so much knowledge and expertise that he shares so freely with his tribe and the world. Being a part of his Inner Circle has changed my life. Just having a conversation with him can change your life. This book will change your life with many life lessons from people who took risks.

– Lisa Haisha, Author, Speaker, Life Coach SoulBlazing.com

Kyle Wilson has an uncanny way of putting together just the right group of people to present a message. This book is filled with game changers and is one you will want on your shelf.

– Dr. Tom Burns, Bestselling Author of *Why Doctors Don't Get Rich*

Love this new book by Kyle Wilson and friends! Great wisdom! People hate change. But I can promise you that individuals who are willing to make even a few slight course corrections are able to alter the entire trajectory of their lives.

– Bob Beaudine, CEO, Bestselling Author of *The Power of WHO* and *2 Chairs*

In a time when people need encouragement like oxygen, Persistence, Pivots and Game Changers offers hope, inspiration, and strategy to get back up and thrive again. Each chapter reveals an eye opening look at what it can mean to lead lives of meaning and purpose.

– Kelli Calabrese, Speaker, Coach, Founder Intentionally Fabulous

I had the pleasure of reading each of these stories and then, shortly after, meeting with many of the authors in person to discuss their wonderful contributions. I can assure you the stories are hard-hitting and the authors are genuine and talented—don't miss this latest gift from the great connector, Kyle Wilson, and his amazing co-authors!

– Gary Pinkerton, Submarine Captain, Wealth Strategist, Speaker, Author

I don't give endorsements often. With this new book by Kyle Wilson though, I find recommending and endorsing easy. The book features powerful stories and lessons by leaders in Kyle's vast network, and this book has the potential to change lives. When Kyle is vetting the people involved, it will be good. Really good. Persistence, Pivots and Game Changers is no exception.

– Corey Poirier, bLU Talks Founder, TEDx Speaker, WSJ Bestselling Author

The hero (in us) is only able to make an appearance in our lives when the odds are against us. Conversely, the victim (in us) allows the circumstances to dominate our minds and fall prey to our environment. In this book, you will get access to many strategies to become more resourceful and to become your own hero!

– Rock Thomas, Founder & CVO, RockThomas Live Your Best Life

Kyle Wilson is the master at bringing amazing folks together to tell their stories and share their wisdom through his books, and this time is no different. Persistence, Pivots and Game Changers is packed full of gold nuggets and goodies for you to sort through. Read it, take notes, and learn from the folks who were in the trenches and reached high levels of success in their fields.

– Dave Zook, Business Owner, Entrepreneur, Investor

The world has changed dramatically. All of us are faced with massive disruption in our lives. Why do some embrace the disruption and go on to new levels of success and others get crushed by it? Read Persistence, Pivots, and Game Changers right now—but only if you want to know the answer!

– Tom Ziglar, CEO Ziglar.com, Author of 10 Leadership Virtues for Disruptive Times

Storytelling is one of the most impactful ways we share lessons and learn from others, and Kyle Wilson has it down to a science with yet another amazing collection of authors in Persistence, Pivots and Game Changers. Through humbling and touching stories, experts from all walks of life give hope and ideas to readers, inspiring them to take the next step to change and improve their lives. You won't want to put it down!

– Dr. Amy Novotny, Founder, PABR® Institute, Breathing & Pain Specialist

Kyle Wilson's no nonsense approach to principle-centered success is why high-performers seek his advice. This book flat-out delivers answers that will help anyone go to the next level!

– Ryan Chamberlin, Author, Speaker, and Co-Founder of TPN

There is something magical when I listen to others authentically share their story. It's like a spark jumps off the page from the fire they carry inside that gets added to the embers I carry in my heart. We need stories like these to inspire and call us higher.

– Michael Manthei, ELEVATE Investing Group

In Persistence, Pivots and Game Changers, Kyle and amazing world changers share the most inspiring and pivotal moments that helped to create “who” and “where” they are today. This book motivates you to keep pursuing goals, to continue learning life's lessons, and to stay open as the road may shift in front of you. I loved the vulnerability and truth in these stories and I highly recommend this book to spark inspiration and drive into any area of your life.

– Jeanette Ortega, Creator of Bootoga®, Trainer, Bestselling Author, Speaker

Kyle Wilson has taken his ultimate “Go-Giver” attitude and poured it into Persistence, Pivots and Game Changers. It has been an honor and a privilege to work with a legend in the personal development space. Seeing his real life wisdom, honesty, and hard work transform into such an inspiring book has been a pleasure.

– Gino Barbaro, Founder of Jake & Gino

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PERSISTENCE, PIVOTS AND GAME CHANGERS

Turning Challenges Into Opportunities

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the *Persistence, Pivots and Game Changers,*
Turning Challenges Into Opportunities Book**

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comments, please send an email to

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EXCERPTS FROM *PERSISTENCE, PIVOTS AND GAME CHANGERS*

Touring with Def Leppard, I try to keep a consistent workout routine going that really helps. Diet is obviously as important as a workout routine and really serves as a fountain of youth. I feel better than I did when I was 30, and I love the energy it gives me at 63.

– Phil Collen, Lead Guitarist of Def Leppard

Being able to choose when I work, how I work, and with whom I work, that was the freedom factor that I longed for early in life. Through a series of intentional choices and actions, I have been able to create a life that I love with my family.

– Tammy Thrasher, Lender, Speaker, Entrepreneur

The truth is, change will set you free, but moving towards it and the uncertainty it presents can also feel paralyzing.

– Chris Chickering, Solution-Focused Coaching, Psychotherapist, Author

Looking to the future, I feel a combination of curiosity for what's possible along with excitement for moving towards a future bigger than I once could even imagine. Where can we go? Who can we serve and in what capacity? What kind of impact can we make?

– Benuel Esh, Real Estate Investor, REALTOR®

When I pursued this business eight years ago, I pursued it as my passion. I wanted to speak to retired NFL athletes to help them avoid my mistakes. When I was told no for 30 straight months, and I still kept going, I knew this was the job for me.

– Marques Ogden, Former NFL Player, Speaker, Entrepreneur

I had a freeing realization to take complete responsibility for my part in it all. Taking full responsibility has become my key to living an empowered life and creating the legacy I desire.

– Roberto Lobrache, Real Estate Investor, Entrepreneur

I told my story, I shared my vision, and I received a warm and encouraging response from the listeners who contacted me after it aired. And I didn't die of embarrassment either; rather, I gained clarity and confidence on my new path.

– Heather Shields, Writer's Coach, Author, Editor, Publisher

It took me a long time to realize you don't have to be a victim of your past, your mistakes, or your missteps. You can create both the future and the current life you want. Success leaves clues. Follow them.

– Peter Becchina, Real Estate Specialist, Entrepreneur, Coach

Running changed my life, because when you get great at one thing, you can become great at anything. When you get the formula for success in your head, you can use it for anything.

– Amos King, Hotel Owner & Syndicator, Marathon Runner

Throughout my life, I have learned the power of getting back up over and over and over. We all get knocked down, and at some point we have to get up and move forward—one day at a time, one foot in front of the other. If you want it, if you love it, and it's your passion, do it or die trying.

– Deanne Moore, Therapist, Author, Actor, Media & Communication Expert

My major goal became not to work for money anymore and instead have money work for me. Being financially independent became a must. This way I could spend more time with people I love, travel more, learn more, read more, do more, and become more.

– Morkos Aziz, Real Estate Developer, Economist, Investment Banker

True resilience is finding the courage to move forward and choosing to live a life filled with laughter and love, even when things don't go as planned.

– Amberly Lago, Speaker, Author, Podcast Host

Having experienced the devastation of the housing crash and having seen my stocks gutted by the volatility of the market, I started searching for lower-risk investment strategies. I knew I had to get back into real estate and figure out how to invest successfully—not speculate.

– Patrick Grimes, Founder Invest on Main St, Machine Designer, Traveler

By basing your self-worth on what really counts, faith, family, and helping others, you can keep an even frame of mind, even as your emotions cycle. The other lesson I learned very slowly is, disappointments, or what I perceived to be hardships, ended up improving my well-being.

– Kevin Hoover, Inventor, Entrepreneur, Fan and Vent Expert

Pivoting is the way you manipulate that obstacle to work for you instead of against you. Pivoting is a skill that you learn out of necessity. You must be willing to make mistakes and learn from them.

– Tracy LaMarr, Entrepreneur, Real Estate Developer

Don't worry about people trying to say who you are. In return, live out who God says you are. Guess what? You are greatness made from greatness! So, go after your dreams, visions, and goals relentlessly.

– Teon Singletary, World Class Speaker, Coach, Consultant

This was not okay with me anymore. The overdraft fees were, of course, unacceptable, but so were my other financial behaviors—living paycheck to paycheck, spending the money as it came in, not investing. None of it was okay, and I needed to make some changes.

– Aaron Nannini, Personal Finance Expert, Author of *Cash Uncomplicated*

To those who are struggling to find a solution to a problem, BE PERSISTENT! I have gotten to where I am through hard work and dedication. Persistence has been the number one skill that has changed life for me, my family, and those I continue to serve.

– Dr. Ashley Blake, Entrepreneur, Leader, Behavior Analyst

What I do is remind myself that no situation is permanent. I reached out for help. That made a difference, and eventually, I found more strategies that helped. Each day, I choose to continue because it's worth it.

– Ross Stryker, Orthodontist, Author, Investor, Developer

Pepe was like a coconut: outside was his harsh reality, inside his promised land. Reading, imagining, conditioning, that was the pivot for Pepe, a pivot that was consistently constructed over the years of his schooling. When schoolmates were playing, Pepe was deeply involved with his books, loads of them, one building on another, one story attracting the next.

– Ravin S. Papih, Top Leadership Speaker, Trainer, Coach

I have learned much through all of these experiences—that kindness is more effective than anger, the incredible power of thought on all facets of our lives, and the importance of accepting and loving ourselves as we are.

– Belinda Gravel, Holistic Podcaster, Investor, Environmentalist

I believe that life will eventually present opportunities to those who work with good intentions and values. I have been through a lot of experiences, both good and bad, and the battle scars can only make you stronger if you have faith and believe in yourself. Eventually, things will work out.

– **Gil Ramirez, Jr., Real Estate Broker, Builder, Developer**

I can't say I've "arrived" because I don't believe in that. Health, prosperity, popularity, and prestige are all fragile, and life is fleeting. It's important to enjoy each moment while diligently working on improving in all areas of my life, whether I feel like it or not.

– **Russell Gray, Top Real Estate Podcast, Investor, Entrepreneur**

God reminded me that I did have all that I needed, but also, I sensed that He heard my prayer regarding the dignity of wanting to provide for my family and to be able to be on the better side. Because I had heard, somewhere, that it is better to give than to receive.

– **Scott Florida, Pastor, Investor, Mentor**

I learned another lesson about being brave. You may have to rely on other people's belief in you when you fail. All you see is what you didn't accomplish, but those who have traveled on the journey with you see all that you have accomplished.

– **Marie Kim Williams, Founder of HPA Academy, Sales Success Strategist**

You just keep moving in the right direction. Even when you're tired and hurting. Even when you can't see the finish. Even when people think you are crazy. Even when you don't have a clear picture of how you're getting there. You go to the next bend in the road, and then you can see further.

– **Jake Beiler, Real Estate Investor**

I think the reason that we are here is to leave something more behind us. I truly believe that we are here to be the best we can be in order to give the world what it deserves, which is the best person that each of us can be, and to do everything in our power to change the world for good.

– **Doug Herald, Executive Leadership, Coach, Speaker**

I went from feeling financially helpless and unable to work and from being overweight and unhealthy to financial freedom and control of my body. I want to teach people how to get control of their finances, get control of their life.

– **Baskal Korkis, Financial Expert, Tax Smart Investments**

Those days of working in a cubicle taught me that when you hit a bottom, it's not a mistake. We are not meant to stay small, suffer, or give up on our dreams. We need to ask for more and stay open to receive and live into the miraculous nature of life—especially now when the crises we are living through seem to keep getting more urgent.

– Monica Dubay, Bestselling Author, Spiritual Coach

I began to realize that most of my challenges centered around the attitude of the guy in the mirror. When my mentality and attitude revolved around positivity, growth, and giving, my day seemed to go well and was fulfilling. On the days I was mostly self-absorbed and impatient, I seemed to have more challenges and frustrations. The difference was my perception and reaction.

– Roderick Capelo, MD, Surgeon, Real Estate Syndicator, Entrepreneur

Not seeing immediate success is hard. Failing is hard. Losing is hard. And getting through these things alone is extremely hard to do. You need the help of others. That is one of the most impactful characteristics of true teams; they are there, ready to help and do their part when things are tough.

– Kevin Eastman, NBA Championship Coach, Speaker, Author

I am so humbled and grateful. Twenty years ago, I was where so many people are, working paycheck to paycheck. Taking the first step is the biggest one. Trust in yourself, educate yourself, and surround yourself with good people.

– Wagner Nolasco, Real Estate Developer, Investor, Volunteer

It was time to reinvent myself, to become someone great, to be the woman my 14-year-old self would be proud of. In that moment of self-discovery, I knew I needed to combine not only vision, passion, and career, but also all my faults.

– Brittany Cavanaugh, Las Vegas REALTOR®, Investor & Consultant

Knowing Stephen R. Covey for all those years had an immeasurable impact on my life. He became one of my greatest influencers. You know something has penetrated your core values when you want to share it with everyone you meet.

– Gary C. Laney, Author, Speaker, Advisor, Serial Entrepreneur

I truly believe in this in my life since learning is always infinite, and unlike money which depletes when you share, knowledge grows when you share with others.

– Dr. Sachin Maskey, Physician, Nonprofit Founder, Real Estate Entrepreneur

Every challenge, no matter how tough, has a resolution. Somewhere, somehow, there is a path that will lead you over, under, through, or around whatever the challenge is.

– Cheri Perry, Leadership Expert, Author, Speaker

I feel like I need to set an example that is worthy of my kids and others I influence. I have plenty of fears and challenges to overcome just like everyone else, but I feel like I need to step up, persevere, and show that big challenges can be overcome along the way to achieving big goals.

– Alan Stewart, Real Estate Investor, Leader, Entrepreneur

There is always an opportunity in an adverse situation, even if that opportunity is just “by getting through this, I will grow, and I will be better equipped to deal with it again.”

– Greg Zlevor, Author, Speaker, Global Leadership Expert

One of our passions is traveling the world, immersing ourselves in different cultures, and being able to give back in a meaningful way financially and with our time through volunteering.

– Dr. Hoa Nguyen, Real Estate Syndicator, Business Leader, Entrepreneur

I did not like that situation, but I thought, Okay, you might not like it, but you now have an opportunity to either make it worse, or make it better. No matter what we're feeling about something, we determine our future by our reaction to it.

– Glenn Morshower, Film & TV Actor, Speaker, Teacher

Note from Denis Waitley... Fame and fortune have never been priorities for me, although we all seek relevance. Now, approaching my 88th year, I understand that status seekers are chasing a mirage offering an oasis of salt water that only increases their thirst for permanent significance. I am a simple, apprentice gardener, in a small plot of earth that changes daily through the seasons. My goals are to sow the seeds of greatness within my family and offer them to all I encounter; in a small way planting shade trees for future generations under which I will never sit.

– Kyle Wilson, Founder Jim Rohn Int, Marketer, Speaker

TABLE OF CONTENTS

FOREWORD

By Brian Tracy 18

KYLE WILSON

The Battle of His Life 21

GLENN MORSHOWER

Acting, Speaking, Teaching, and Impacting Others 27

DR. HOA NGUYEN

Trailer to Triumph – Living a Life with Purpose 33

GREG ZLEVOR

Reasons, Responsibility, and Changing Your Game 39

ALAN STEWART

Deciding Between Ease and Legacy 45

CHERI PERRY

Keep Your Eyes on the Horizon, Why Your VISION Matters 49

SACHIN MASKEY, MD

8000 Miles Away from Home for the American Dream..... 55

GARY C. LANEY

My Dad, Dan Gable, and Stephen R. Covey – Three Influencers That
Forever Changed My Life..... 61

BRITTANY CAVANAUGH

I Can't Let that Girl Down – Turning a Setback into a Renewed Passion to
Serve 68

WAGNER NOLASCO

On Volunteering and Being One of the Largest Developers in Florida..... 74

KEVIN EASTMAN

Failure to Elite: From Worst to First with the 2008 NBA World Champion
Boston Celtics..... 79

RODERICK CAPELO, MD

Surgeon, Investor, Connector, Passion for Growth 84

MONICA DUBAY
 Instruments of Healing 91

BASKAL KORKIS
 Don't Be Good, Be Great: Optimizing Full-Service Real Estate 97

DOUG HERALD
 From Illiterate Kentucky Farm Boy to the World's Most Gifted
 Manufacturing Leadership Speaker and Executive Coach 103

JAKE BEILER
 An Amish Kid with an 8th Grade Education 109

MARIE KIM WILLIAMS
 Choose Bravery, Not Perfection 114

SCOTT FLORIDA
 Pastoring, Investing, and Helping Others 121

RUSSELL GRAY
 Bouncing Back from the Brink of Divorce, Bankruptcy, and Depression . . . 128

GIL RAMIREZ, JR.
 The Benefit of Experience, Lessons, and Conviction as a Developer 135

BELINDA GRAVEL
 In Spite of the Pain, Embrace Every Part of Yourself 139

RAVIN S. PAPIAH
 The Life and Adventures of Pepe 144

ROSS STRYKER
 Battling Depression, Life Is Worth the Fight 151

DR. ASHLEY BLAKE
 A PhD in Persistence: Being a Mom and Founding a Gold Standard
 Pediatric Therapy Center 157

AARON NANNINI
 Grandma Was Right: Sharing Personal Finance Lessons with the World . . 163

TEON SINGLETARY
 Moving From a Poverty Mindset to a Growth Mindset 168

TRACY LAMARR

From Farmer's Daughter to Successful Entrepreneur, Investor, and Developer 172

KEVIN HOOVER

Hardships Bring Strength and New Opportunities 178

PATRICK GRIMES

High-Tech vs. Real Estate, A Fight for Freedom. 183

AMBERLY LAGO

Turning Tragedy into Triumph. 190

MORKOS AZIZ

Off the Boat Immigrant to Millionaire: The American Dream Is Still ALIVE . . 197

DEANNE MOORE

Never Too Late 203

AMOS KING

From Horse and Buggy to Tesla. 210

PETER BECCHINA

How the Worst Year of My Life Unlocked My 12 Keys to a Better Mindset. 217

HEATHER SHIELDS

Published 224

ROBERTO LOBRACE

From Losing It All to Finding My True Self 229

MARQUES OGDEN

Former NFL Player: Bankruptcy, Recovery and Helping Others 236

BENUEL ESH

Adventure, Running, and Real Estate Investing. 241

CHRIS CHICKERING

Becoming Solution-Focused. 246

TAMMY THRASHER

Success Is the Freedom to Choose 251

PHIL COLLEN

Def Leppard, Persistence, and the World's Fittest Rockstar 256

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 turn challenges into opportunities and persist against all odds.

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FOREWORD

by Brian Tracy

When my long-time friend and collaborator, Kyle Wilson, asked me to write the foreword for his new book, what really stood out to me was the title, *Persistence, Pivots and Game Changers!*

My whole life has consisted of these three powerful words!

Growing up near Edmonton in Alberta, Canada, where it gets 35 degrees Fahrenheit below zero in the wintertime, and having to earn my own money at an early age, I've understood the power of persistence.

Because of my family situation, I started working at the age of 10 and would go out and do jobs in the neighborhood to buy clothes and school supplies for myself. So for me to go out and work, to go start something and make it work, is as natural as breathing.

I've since started and built 22 businesses in different enterprises—hiring, recruiting, training, producing, selling, and marketing.

Now I have traveled the globe, speaking and training in 107 countries, and I have written close to 90 books. As a result, I can tell you, persistence and adapting are two of the major keys to all success!

Persistence is a result of self-discipline. Self-discipline is the foundation of self-confidence. When you discipline yourself to follow through on your promises to yourself, your self-esteem goes up.

Your persistence is, in fact, the true measure of your belief in yourself and your ability to succeed. Each time you persist in the face of adversity and disappointment, you build the habit of persistence.

There is one prevailing key to success. Do what you resolve to do. Then you'll be a success.

My life is a real example of what persistence can do for you when you have desire and passion to succeed and you decide to persist in the face of challenges and adversity.

As you read these powerful stories and lessons from the authors in this book, I encourage you to make the decision to implement your plans with courage and persistence.

Have complete faith in your ability to succeed and never, ever give up.

Because as long as you persist, you will have success.



Brian Tracy is the top-selling author of over 70 books, has written and produced more than 300 audio and video learning programs, and has spoken, trained, and traveled in over 107 countries on six continents. Brian speaks four languages and is happily married with four children. You can learn more about Brian at BrianTracy.com

"Look at a stonecutter hammering away at his rock, perhaps a hundred times without as much as a crack showing in it. Yet at the hundred-and-first blow it will split in two, and I know it was not the last blow that did it, but all that had gone before."

– Jacob A. Riis

KYLE WILSON

The Battle of His Life

Kyle Wilson is an entrepreneur, business and marketing strategist, publisher, seminar promoter, and speaker. He is the founder of KyleWilson.com, Jim Rohn International, and LessonsFromExperts.com. Kyle hosts the Success Habits podcast and the Kyle Wilson Inner Circle Mastermind and has published dozens of #1 bestselling books.

18 Months in the Making

When I started my podcast, *Success Habits of Super Achievers*, I knew part of the secret sauce I could offer was to give people inside access to some of the great iconic thought leaders that I've had the honor to work with.

My experience is unique. As the founder of Jim Rohn International I had the honor to call Jim Rohn my 18-year friend, mentor, and business partner, and as a marketer and seminar promoter I was also able to work with and promote such iconic speakers as Brian Tracy, Les Brown, Mark Victor Hansen, and Denis Waitley.

So when I decided to start a podcast in 2019, I made the decision that it would be long-form, “pull back the curtain” interviews with people I had an intimate, working, personal knowledge and trusted friendship with. And my goal is to help listeners get to know in a deeper way, the wisdom, motivation, successes, as well as failures of each guest so they could go achieve success in their lives faster and easier.

In January 2020, I reached out to my long-time friend Darren Hardy about being a guest on the new podcast. Darren had not said yes to being on a podcast with anyone for almost four years (he shares why on our interview), but he made an exception with me. His schedule was really packed, and we found one window that worked for us both—January 23, 2020.

I live in the DFW area. Since I would be flying to San Diego, I thought I should also reach out to a few other potential guests in the area that would be a great fit. So, I reached out to long-time friends and collaborators Brian Tracy, Denis Waitley, and John Assaraf to see if they would be available for a few hours each.

Serendipitously, all three said yes and that they could accommodate my schedule! Wow, this was lining up to be an extraordinary trip.

The God Whisper

Over a period of three days in San Diego, I was able to interview all four of these iconic thought leaders in their beautiful homes.

When I went to see Denis Waitley, who I had not seen in almost eight years, we picked up where we had left off. In fact, I had been Denis's agent from 2004 to 2007 before I sold my companies.

If you don't know who Denis is, he's one of the most iconic thought leaders and people I've ever met. Denis is a world-renowned speaker of over 40 years and has been inducted into the International Speakers' Hall of Fame. He has worked with Olympians, astronauts, prisoners of war, and alongside many of the greats. His *Psychology of Winning* audio series did over 100 million in sales, and he has written many bestselling books including classics such as *Seeds of Greatness*, *Empires of the Mind*, and *Safari to the Soul* (which I had the honor of publishing).

At age 86, Denis seemed as sharp as ever! We went two hours strong in the interview. At the end, he gave me and my guest Robert Helms a tour of his six-acre compound in Rancho Santa Fe, which he shares alongside his family members. He referenced in our interview how much he loves the property, all the trees, the birds and wildlife, and the incredible views including the ocean on a clear day.

Then the idea hit me. I'll call it a God whisper. I blurted out, "Denis, we should do a retreat here!" We can keep it small and intimate, maybe 15 people. What an amazing opportunity that would be. Why not, in the spirit of why I started the podcast, give more people access to the amazing people I interview?

Over the years, the number one thing people have shared with me after they share their love for Jim Rohn is that their biggest regret was never seeing him live.

I can't change that, but maybe I could make this special opportunity happen.

Denis responded to my comment with an interesting look and said, "Maybe that could work." He had never hosted an event at his compound and he had never done such an intimate extended retreat. It would be food for thought that we could talk about later.

We said our goodbyes, and I left with a full heart, knowing I had just experienced an amazing time with an amazing man who I considered a mentor, and now more than ever, I was drawn in by his incredible philosophy and his view of life.

I went to my next interview with Brian Tracy and wrapped up my trip the next morning with two hours interviewing Darren Hardy at his place overlooking the ocean at Cardiff by the Sea.

What an incredible two days and four interviews!

All Set for May 2020

A few weeks later when I sent an email to thank Denis, I mentioned the retreat idea again. He said he was open. On a call shortly after, we decided to do it in early May of 2020.

We worked out the details and the cost to attend. I would get the people, we would plan out the event, and Denis just wanted to make sure it would be extra special for those attending. I would open it up to members of my Inner Circle Mastermind first, feeling confident it would fill up before I could even take it beyond that invitation to my larger list, which it did.

Within a few short weeks of setting the date and filling the 15 spots, word of the COVID-19 virus started to increase.

By mid-March, we knew it wasn't looking likely that we would be able to make the May dates work with travel restrictions to California and with Denis being 86. So, we postponed to the fall. As we got closer to fall, I alerted the group that it wasn't looking good as there were still too many unknowns. Everyone was disappointed. Maybe we could do it in the spring.

The Battle of His Life

In December, Denis called to tell me he had been diagnosed with throat cancer. He would be starting aggressive chemo shortly after Christmas.

Wow! COVID was disappointing and felt challenging. But cancer and chemo at age 87 was a whole different battle. My thoughts were now focused on how best to support Denis, and thoughts of hosting the retreat started to look dim and unimportant.

In mid-January, Denis sent me an update and a message to share with my Inner Circle. Here is what I shared.

Denis is so grateful for all your prayers! At age 87, going through chemo for throat cancer is challenging to say the least. Here is an update on Denis as well as a note from Denis to all of us.

Denis said he is getting a feeding tube 5 times a day but that he is the only person with an exercise machine in his room. He is also going around and cheering up the patients on his floor while wearing his mask. He is the only

one who stays out of his bed unless it's time to sleep. He said that he wants us all to know that he plans on taking a Safari to Africa with his family in July 2022. He purchased a non-refundable vacation there already. He also is using a portion of album sales to support the Maasai Tribe in Africa and to continue to save elephants. He has helped save 100 so far.

Note from Denis to Us

Fame and fortune have never been priorities for me, although we all seek relevance. Now, approaching my 88th year, I understand that status seekers are chasing a mirage offering an oasis of salt water that only increases their thirst for permanent significance. I am a simple, apprentice gardener, in a small plot of earth that changes daily through the seasons. My goals are to sow the seeds of greatness within my family and offer them to all I encounter; in a small way planting shade trees for future generations under which I will never sit.

This is my real game of life. I am in the Superbowl, coming from behind in the fourth quarter. I reach deep within to reaffirm my core values. I know that to be victorious I need to look inside. The Keys to Winning are there and always have been if I have the awareness to seek and find. Your self-esteem and mine is intrinsic, not material. I will win by focusing on desired outcomes, instead of negative surprises, dwelling on solutions not problems. Easy to be a critic; better to be a role model. This I believe.

Thank you, from the bottom of my heart, for your kindness and support. I feel your prayers, your energy, your power, and your special gifts that will in large measure result in my return to optimal health and wellness.

With love and gratitude, Denis

Obviously, we were all moved by Denis's inspiring message!

Denis and I would email, and he would tell me how painful and difficult what he was going through was including how difficult it was being in isolation from his family during COVID. Yet he was determined to win this battle!

I would communicate with the group of 15, not with any thought that we had a new date for the retreat, but just encouraging everyone to pray for Denis. I was so moved by his emails and his focus on the tools he had taught others all these years about mindset, positivity, belief, and visualization, having worked with POWs, Olympians, and astronauts. Denis was having to take some of his best tools and apply them.

Lessons on Living an Extraordinary Life

In June, Denis turned 88, and he was allowed to go home after his chemo had been completed. He was still on a feeding tube, but he was soon able to talk. He was unsure if all the cancer was gone, but he was feeling good and was so happy to be back home with his family.

In late July, Denis invited me to come out to San Diego for a small gathering of friends and family at their beautiful compound on August 14th. I said, “100% I’ll be there.” I was so happy to see Denis after 18 months. He looked and sounded incredible. He was in great spirits!

The next day we got together again. He told me he had used the retreat as something to look forward to while he was in the hospital—how you need to always have three and six-month goals ahead of you.

He said he felt up to doing the three day retreat and wanted to do it! We looked at potential dates that would work for him and his family that I could put out to the 15 attendees.

We all finally picked October 1-3, 2021.

This was really going to happen!

We kicked it off at Denis’s place on a Friday night with a Mexican hacienda reception. In addition to Denis, his family, and our 15 attendees, I invited a few of Denis’s speaking friends, the same three that I came to see 18 months before on my podcast trip—Darren Hardy, Brian Tracy, and John Assaraf along with their wives. I love how things come full circle!

It was an amazing opening night!

Saturday morning, we kicked it off with Denis sharing the challenges he had growing up with a very negative mother and a father who wasn’t there much and then eventually left home. But he had an incredible grandmother who gave him the encouragement and philosophy that helped mold his life and inspired him to write his book *Seeds of Greatness*.

Denis also took us through his early years including attending the United States Naval Academy. Later, he shared how he met and went to work with Jonas Salk, the Olympic team, Apollo astronauts, and POWs, plus how he spent time with Billy Graham, Ronald Reagan, John Wooden, and so many other world-renowned thought leaders.

Saturday afternoon, Denis never missed a beat as he did a Q&A session with us. Saturday night at dinner, he asked us all to share more about ourselves as

we went around the table. Denis wanted to know more about each one of us, and after we each shared he shared feedback and insights.

Denis's energy and recall was unbelievable! Our jaws kept dropping as he shared so authentically and with precision his wisdom and insights.

Over the course of those three days, Denis gave us all a glimpse into the possibilities of what living an extraordinary life could be like.

Denis wowed me many times over the years, but the example he set over the past 18 months as he faced his biggest battle of all time will forever leave an indelible impression on me and the others attending, and we will never be the same!

As I reflect back over the past 18 months, I've learned so much during this process about trust, humanity, patience, hope, timing, and resilience.

I can say, along with all 15 attendees, with 100% certainty, it was worth the wait. In fact, the wait and what caused the wait is what made it so overwhelmingly special.

Thank you Denis for leading by example and teaching me some of life's most valuable lessons one more time! Much love my dear friend and mentor!



To learn more about Kyle's Inner Circle Mastermind or one-on-one consulting, go to KyleWilson.com or send an email to info@kylewilson.com.

To receive FREE 10 digital books and over a dozen interviews by Kyle with Darren Hardy, Les Brown, Brian Tracy, and more, send an email to access@kylewilson.com with gifts in the subject. Follow Kyle on IG @kylewilsonjimrohn



Tweetable: As I reflect back over the past 18 months, I've learned so much during this process about trust, humanity, patience, hope, timing, and resilience.

GLENN MORSHOWER

Acting, Speaking, Teaching, and Impacting Others

Glenn Morshower is an actor who has appeared in over 250 films and television projects, including playing Agent Aaron Pierce in the FOX hit series 24, as well as appearing in CSI, The West Wing, Friday Night Lights, Bloodline, Transformers, Moneyball, X-Men, All the King's Men, Black Hawk Down, Pearl Harbor, Air Force One, Star Trek Generations, and currently The Resident. Glenn also runs an acting school, and is a transformational speaker.

Deciding to Be an Actor

When I was 11 years old, my mom took me and my brother Brian to see *A Christmas Carol* by *Charles Dickens*. She simply wanted to give us some exposure to the arts.

It has often been said that “beauty is in the eye of the beholder.” I hold the belief that everything is in the eye of the beholder. My brother would rather have been eating broken glass and mayonnaise that day, instead of watching the play. That’s how little appeal the show had to him. For me, it was life-changing. Isn’t it interesting that this seemingly unimportant day in his life, was perhaps the most meaningful day ever for me? There’s a lot to be learned from that.

What I didn’t know when the curtain came up, was that a few minutes later, someone I knew personally (my friend Debbie Segal) was going to walk out onto the stage and forever change my life. I was completely enthralled. All of the cast members were living in this beautiful fantasy world. I remember vividly, how excited I was to observe their energy and enthusiasm. Enthusiasm is one of my favorite words. It comes from the Greek word “entheos” which means the God within. Enthusiastic people are radiating the light of God. It is palpable, and that’s what I felt that day.

So, at intermission, I asked my mom, “How could I be a part of this?” If my friend from school could do it, then I didn’t see any reason why I couldn’t. My mom enrolled me in classes immediately. Because she did, she not only changed my life, she changed our children’s lives. Our son and daughter were both born and raised in California because that is the trajectory my life took, courtesy of my mother’s willingness to support my desire to become an actor. It is generational and far-reaching, the impact of one moment on the rest of our lives. I was fortunate that I had two parents who were extremely supportive.

I turned 62 on April 24th. I can say, honestly, I am the happiest I have ever been, and I have been happy my whole life. There were some challenging chapters along the way, but my overall life has been remarkably satisfying. I have been married for 42 years to an incredible woman (Carolyn), who I've known since we were kids. The one aspect of life that I have not yet experienced is being a grandparent. But I am someone who trusts God profoundly. I don't mean the version that somebody else taught me, but rather the one that my own heart wanted me to understand. I believe that the Earth-school curriculum I'm being exposed to is just as it was intended by God, which means whether I ever become a grandpa or not, is not of huge importance to me. Life has a tendency to show up and work out as it is intended.

Working with Legends

I've worked with some of the greats...Meryl Streep, George Clooney, Andy Griffith, Dick Van Dyke, Kiefer Sutherland, Bruce Willis, Dennis Haysbert, Brad Pitt, Jill Clayburgh, Jack Lemmon, Denzel Washington, Matt Czuchy, Harrison Ford, and a long list of other amazing actors.

I've worked with a who's who of directors—Wolfgang Petersen, who directed *Air Force One*. Ridley Scott, *Black Hawk Down*. Jon Cassar, from *24*, the greatest TV director I've ever worked with. Blair Hayes, who does tremendously deep, emotionally connected work; we did a Christmas movie together in Nashville a couple of years ago called *Every Other Holiday*. I've worked with Michael Bay, from all of the *Transformers* films. I don't know of anyone better at directing action-adventure movies. I just had the pleasure of working with Robin Wright, who most people remember from *House of Cards*.

Another great actor turned director I've had the pleasure of working with is Clint Eastwood. We did a movie called *Blood Work*. I played Clint's boss, which was completely surreal. That was one of those "pinch me, am I dreaming" moments. They called ACTION, and I'm very much in the role, but I'm also still Glenn, and I'm having a conversation with someone I've watched since I was five in all these great, iconic films. He's looking right at me, which they never do on screen. Clint Eastwood is looking at me. And then, when I'm done with this heavenly experience, someone's going to give me a paycheck for it. Not too shabby!

Become a Masterful Processor

I worked with my good friend, director Michael Bay, on six films, including several of the *Transformers* movies. And a big part of that was how I handled a challenging situation.

Michael Bay and I first met on a movie called *Pearl Harbor*. When I went down to the set in Corpus Christi, TX, from Los Angeles, I saw on the call sheet that

there was another actor there for the same role. I thought, *It's gotta be either a typo or a huge mistake on the part of the producers.*

Well, it turned out that it was indeed a mistake and that they had, in fact, double-cast the role. They called me the next day and said, "Do not report to the lobby as the call sheet indicates. One of the producers wants to have a conversation with you."

When he called, he said, "We really feel like we've dropped the ball on this. Shortly after Michael Bay met you, he met another actor who is quite a bit older than you and looks more like Admiral 'Bull' Halsey than you do. And he's given him the role."

I said, "We have a contract. So you and I both know that I can go to the airport right now, and you still have to pay me for the movie."

He said, "I'm aware of that. And that would be fair."

I said, "I understand that things sometimes change, but why are you telling me this here instead of in Los Angeles?"

He said, "Because Glenn, Michael wants you in the film. Doing what, he doesn't know. We will figure it out when you get there."

I got there, and Michael just made up things for me to do, I never expressed any upset over it. I simply made the most out of it, which was one of the most intelligent decisions I've made in my life.

I'll be very candid. I did not like that situation, but I thought, *Okay, you might not like it, but you now have an opportunity to either make it worse, or make it better.* No matter what we're feeling about something, we determine our future by our reaction to it.

This is not an original concept, but it is true. In life, it's not what happens to us that determines our fate, but rather how we process what happens to us. If you become a masterful processor, you have then figured out life. If there was ever a real answer to life, it is to become a masterful processor of information as it shows up. When life happens, are you processing in a beneficial way? Or are you processing in a self-destructive way?

"What would love do here?" That is the ultimate spiritual question.

I know what ego would have done when I saw that my role had been double cast. Ego would have flown back to LA and said, "I can't believe that just happened to me." But, of what worth is that behavior? Because, by doing that, I'm certainly going to end my relationship with Michael Bay. And he's the one

that hired me for the film in the first place. So maybe I should just go figure out what he wants me to do.

That turned out to be a great decision because he went on to hire me for five more films. Plus, it led executive producer Steven Spielberg to feature me in *Transformers: The Ride 3D* at Universal Studios amusement parks in Singapore, Los Angeles, and Orlando—with a 25-year contract for each ride. It was all tied to the proper handling of a moment that I was not happy about.

Expecting to Receive the Role

As a young actor, I was booking a lot of work. When I was about 25 years old, my agent said, “Glenn, your batting average is insane and, no offense intended, but we think we have a lot of people on our roster that are every bit the actor you are. So what is it you think you’re doing that they’re not?” It was a brilliant observation. The answer is I approached this business like I would approach any business, which is from the standpoint of consciousness. What do I expect to happen when I go in the room? And why do I hold that expectation?

Actors use the phrase “I’m going to get the role.” I train my actors to shift that plan 180 degrees. If your previous strategy was to get the role, what if you go in to give the role? What if you’re not there to take, but rather to share a gift? It’s a gift how you interpret the material and how it uniquely expresses itself through you. In my mind, I’m here to offer a gift, and once I share it, I’m going to leave. That’s it. That’s the deal. I’m only here to offer a gift. I’m not here for your approval.

I got to that point through prayer—my four cornerstones of spirituality: teach me, show me, guide me, lead me. I will listen, then I will obey.

Dr. Wayne Dyer said this: “When we change the way we look at things, the things we look at change.” It’s one of the greatest statements of truth in the history of the planet. So, our perception is what is giving the thing its role in our lives. And then we look at it from a different perspective, and all of a sudden, it changes. It’s not that it is changing, but its effect on us is changing.

Speaking from the Stage and The Extra Mile

I am always grateful to share from my heart. Frankly, speaking to a live audience is my favorite thing to do in my entire life.

As an actor, our job is to bring life to someone else’s words. When I’m on stage, these are my words. These are my feelings. This is a chance to share who I am, not who a director wants me to be or who a writer wants me to be, or even who an audience wants me to be. This is the raw version of me. I’ve

been doing it for a very long time—36 years. I’ve been making my living as an actor for 46 years, but speaking is very dear to me.

That is also what led me to do my one-man show, *The Extra Mile*.

The Extra Mile is a program I created about human consciousness and the consciousness of winning expectation based on the four rooms of mindset: impossibility, possibility, probability, and inevitability. I realized that my whole life, I have lived *expecting* things to go well and that I’ve spent zero time *hoping* they would go well. Does hope have a position? Yes, it does. It’s a great beginning. I even think it’s a necessary beginning. You would never want to remove someone’s hope. But hope is only a great beginning because, if we stop at hope, we’re really dead in the water.

I encourage people to get things done, and then watch how much easier it is to get bigger things done. Because you are rehearsing that pattern of getting things done. Who are you? You are someone who gets things done. Who else are you? You are someone who improves circumstances by simply being nearby. I think that’s the biggest key. This is the essence of *The Extra Mile*.

I started basing my career on how I live. Over the years, I’ve realized if you want to coach business, coach humanity. If you want to improve the individual, improve their humanity first and foremost. Don’t even talk to them about career matters until they are aligned, alive, empowered, and grateful. And when someone starts their day with gratitude, that’s where it all begins. And several times throughout your day, stop, look around, and simply appreciate everything.

My Final Day Self

I have been in a profound relationship with my death day self for many years, allowing him to teach me, show me, guide me, and lead me to an understanding of how will I feel on that day. And, I don’t mean how will I feel physically. I mean, how will I feel about it being the end of the road. Looking back, what did it mean to be human? Because, on that day, that version of me won’t be able to do anything about adjusting the way life looks. He’ll be out of time, which means that he is not the answer to his circumstance. I am his answer. He needs me throughout life, to help him write a satisfying script that he can be proud of at the end of the Earth visit.

That is the guiding relationship of my life. It’s the one that keeps everything moving forward with purpose. It’s the one that keeps me in check, and offers me a life-long accountability partner. It’s the one that keeps me from making bad decisions. Or, if I make a decision that is in question, out of integrity, or incongruent with my highest available nature, then I get an instant warning. There’s a dashboard light that comes up in my life that says, “Not for you kid, not for you.” No matter what the rest of the world believes, this is not going to

be a part of your journey. It keeps me wide awake. It keeps me passionate. It keeps me driven. And most of all, it keeps me in a loving place of tenderness and vulnerability.

When we are fully alive, we're not thinking in terms of illusions such as "It'll get better when." No, it's not going to get better when. It's already better. It's time to wake up and notice that. It's a lie that when we get a different car, a different house, a different wife, a different job, or a different anything...things will get better. Things are better right now! And my whole life has been devoted to that. I feel deeply connected to the magnificent gift of life.



To learn more about Glenn Morshower, his acting school, his events, and his speaking, find him on social media.

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Tweetable: My four cornerstones of prayer and spirituality are teach me, show me, guide me, and lead me. I will listen, then I will obey.

DR. HOA NGUYEN

Trailer to Triumph

Living a Life with Purpose

Dr. Hoa Nguyen is an entrepreneur, business leader, eye doctor, and an accredited real estate investor and syndicator. She has ownership in over \$165M in real estate acquisitions and is invested in over 4,600 units. She owns successful multi-million dollar eye practices and co-founded 20/20 Platinum Capital to help families invest passively in multifamily real estate.

Escaping Vietnam for The American Dream

The Fall of Saigon in Vietnam was April 30, 1975. My family was from South Vietnam and fled the country in 1978, leaving everything behind in hopes of a better life in a new country. My dad had a boat and helped lots of people escape to Manila, Philippines, knowing that everyone was risking their lives in hopes of a better opportunity in an unknown place. Imagine a wooden boat in the middle of the night, jam-packed with scared families going out to the open sea with little food or water.

The rough waters at sea almost killed everyone, but thankfully my family and the others made it to Manila and stayed in the refugee camps. That was where I was born. My parents had my two older brothers with them on the boat. They always wanted to come to America for us to have the opportunity to live the American dream.

We came to the United States when I was eight years old, and our family of five all lived in one bedroom of a house that we shared with others. We then moved to many places before settling in New Orleans, where we lived in a small trailer my parents bought for \$3,000. I was only 12 years old when I had a gun put to my head in the projects in New Orleans. Needless to say, I've built some tough skin growing up seeing all sorts of things. My parents worked so hard, and my mom would cry in silence sometimes, hoping we wouldn't notice because they were not living the American dream the way she and my dad were hoping for. Finances were always a struggle, and my parents always worked seven days a week to make ends meet.

I vividly remember the morning I was getting ready to go to school, and I sat down next to my dad who happened to sleep on the sofa that night. One hand was still resting behind his head and the other hand was resting on his stomach. I sat quietly before heading to school so I wouldn't wake him up. My dad was always so selfless and always helped anyone he could, regardless of

what financial position we were in. He would take homeless people home, feed them, and do anything he could to get them on their feet again. Needless to say, his empathy and love for helping others really inspired us. Well, my friend's mom came to my school that day to check on me, which I thought was rather unusual. I found out that my dad had already passed away in his sleep when I was sitting next to him that morning. I was 13 at that time, and I was devastated.

My mom now had to carry the weight, and she continued to work seven days a week 14-16 hour workdays to do the best she could to take care of us. I started working at the age of 10 in our small family business, so my days were school and then straight to work to help my mom. None of us had weekend breaks, holiday breaks, or any type of summer vacations. I continued that with my mom until I went to optometry school.

My family has endured so many challenges beyond just financial hardships, but we always had each other, which was the biggest blessing. My mom has always been and will always be my rock of strength, compassion, and love. She worked hard all her life and always carried a smile on her face. You'd never see the deep pain she was carrying heavy in her heart from the outside, but we knew her resilience was for us.

My brother and I wanted to do our best to show our parents that their sacrifices would not be in vain and that we would maximize any and all resources to create our own opportunities. I tried my best in academia, became valedictorian, and went on to receive a scholarship to Tulane University, the top private university in New Orleans. There, I continued to get my doctorate in optometry. My brother joined the Navy and finished a residency in family medicine and then a secondary residency in aerospace medicine. He then became a Lieutenant Commander in the Navy. Freedom and the ability to achieve anything you believe is priceless. We are living the American dream and paying it forward to help others do the same.

Finding the Love of My Life

I was always very shy, introverted, timid, and a loner. At a very young age, I was laser-focused on doing well in order to take care of my mom and retire her. English was my third language, and when we came to the US, I was going through so many schools because my family was moving so much looking for work. I was teased a lot, and I kept to myself with the exception of a few close friends. I never felt like I fit in. I always felt unfulfilled and like I was not good enough.

I didn't realize that my life was about to change when I met this young fellow named Jaime Gonzalez in optometry school. He was my lab partner in the clinic, and we had to perform eye injections on each other. He wasn't like

anyone I had ever met before. I had built so many layers of protection around my heart, and he was the first one who was able to pierce through. We both came from very humble backgrounds, but he was full of life, sociable, tall, handsome, and I just loved the way I felt around him. He brought out the best in me and made me believe in myself. He was a visionary with huge dreams. We started dating, and I knew very early in our relationship that he was my soulmate and lover for life.

In the Face of Death

I was doing my last year's clinical rotation in Austin, TX while Jaime was doing his clinical rotations in Dallas, TX. One night, as I was driving back to Austin after visiting him over the weekend, one of the big tires stacked on top of a truck in front of me came flying down towards me. I saw my life flash in front of me. I quickly swerved to the left where there was a ditch. I lost control, and my car flipped multiple times before turning upside down into that ditch.

People immediately came over to pull me out of the broken window, and it was truly a miracle that I survived with only minor injuries. Jaime was my knight in shining armor who came to take care of me. That moment of getting a second chance changed my perspective on life forever. I really started to appreciate life more, and I was truly grateful to be alive.

After being with my husband for nine years, we were finally blessed with our little baby girl, Athena Lily Gonzalez. Having our daughter was not an easy journey, and it changed our priorities. After having her, we wanted to spend more time with her than our current way of living would allow. The moment she came to life, she made such a positive impact in our hearts.

Our nanny, Maria, started with us when Athena was six weeks old. When Athena was almost four, we received a phone call from our nanny's husband that Maria was just rushed to the hospital. When we got to the hospital, the doctor told us she had stage four metastatic breast cancer, and she would only have a short time to live, with no treatment options since it had already spread everywhere in her body.

When we came into Maria's room after receiving the news, we couldn't control our tears. She smiled and hugged us so hard. She told us not to cry and that she was so grateful that her two beautiful daughters survived against all odds. Her twin girls had been preemies with so many complications and surgeries, and now they were a little over a year old. She said it was time for her to be with God soon and that she was so grateful for every day that she was still alive to be with her family. She was always happy, grateful, compassionate, and so kind.

She passed away a few weeks after that hospital visit. Her memory will forever have a huge impact on our lives, as she was so grateful, even in the face of death.

Becoming Entrepreneurs

When Jaime and I graduated from optometry school, we had over \$300,000 in combined student loan debt. We were both fortunate enough to find full-time work at a private practice in DFW immediately after graduation. We will always remember celebrating that very first paycheck, because we could finally retire our parents who had always worked so hard. We continued to live in a small one-bedroom apartment so we could help take care of our parents. We were so happy that we could do that now.

We picked up extra relief work to make additional money and would frequently work seven days a week for 21 days straight before taking a one day break. We never had much time to travel or take breaks because we were so focused on saving enough money to buy our own practice. We always dreamed of having our own practice and being our own boss.

After four and a half years of working for someone else, we were able to open our own practice in Dallas named Eye Pieces. We worked six days a week at our practice and still worked additional days, and we purchased our second practice three years later. Our main focus has always been meaningful relationships in business and in our personal lives.

Trading Time for Money

One of our passions is traveling the world, immersing ourselves in different cultures, and being able to give back in a meaningful way financially and with our time through volunteering. After Athena was born, we really wanted to make sure we could spend quality family time together and be involved as much as we could with all her milestones. We wanted to find other avenues to achieve financial freedom and time. We didn't want to continue trading time for money without other avenues of passive income. We wanted diversification, and we knew real estate was the vehicle through which most people achieved wealth. We wanted to be able to build a legacy business for our daughter and truly have the flexibility to live life by our design. That's when our real estate journey began.

We started out by passively investing with others and leveraging their teams and experience. We then loved it so much that we leveraged other partners to actively syndicate deals ourselves. The more we learned and grew, the more we realized what we didn't know. For years, as doctors, we were trained to take care of patients, but we were not taught financial literacy and all the benefits of other avenues of investing, besides the typical 401K and IRAs.

We've now been able to transition almost fully into real estate, and we now practice medicine twice a month because we want to and not because we have to. We have built a great work culture with a loyal team and great associate doctors and have implemented systems so we don't need to physically be at the practices for them to continue to grow. We are able to have diversified cash flow from our real estate portfolio and our two practices.

We've been able to travel with our daughter all over the world and have been able to do mission trips in other countries. We're able to help transform communities, give residents safe, affordable places to live, and help other families leverage our team and invest with us to provide passive income for them. We want to help others achieve more financial freedom and time freedom.

The outcome that we receive from being involved in real estate is my passion. The impact we get to make truly fulfills us. Life balance is so important to us. Our life balance checkpoints are faith, family, fun, focus, and fulfillment. One of the quotes that sticks with me is, "Don't get so busy making a living you forget to make a life."

Empowering Others to Dream Big

It took many years of peeling all the layers of the onion to find myself and my power within. Jaime and I have always enjoyed mentoring youth, and seeing them succeed gives us so much joy. Knowing that we had an impact on their journey allows us to dream bigger and makes us want to help even more people. Multifamily real estate investing is yet one other vehicle to carry out our mission to help empower other families to live life by their own design.

I also personally want to help empower other young women like myself and give them hope and inspiration that all the strength they need is right within themselves already. While I'm still here, I want to be that voice for others, showing them how to speak up, know they are good enough, take massive action, live with purpose, and make a difference in this world.

Don't be afraid to dream big! Someone once told me, if your dream doesn't scare you, it's not big enough.



Dr. Hoa Nguyen loves to help others grow and to educate investors about passive income opportunities through apartment investing. Email her for a free guide on passive investing and to book a free 15 minute consultation at hoa@eyepiecesinvesting.com or www.passivewealth23.com. She is available to speak and would love to spread hope to others.



Tweetable: Believing in your own power with conviction is the foundation of progress. You make a difference if you make that your focus. Life is too short to play small.

GREG ZLEVOR

Reasons, Responsibility, and Changing Your Game

Greg Zlevor is president of Westwood International Inc., a leadership development consultancy that has worked with 7 of the top 30 companies in Fortune Magazine's ROL100, helping them turn their critical few leaders into a critical mass, returning an average of 7x revenue growth.

The Shift

You've probably heard this saying: "Everything happens for a reason."

At my age—let's just say I founded my company in 1993—I've seen a lot of ups and downs in business. As a coach and consultant, your business can either be what clients cut back on when crises hit or it can be what they double down on in times of instability because they know they need your help.

Either way, that makes things pretty unpredictable. I've run Westwood International through international crises like 9/11 (when one of our biggest clients was an airline), the 2008 financial crisis, and more recently COVID-19 when we had to suddenly pivot from in-person sessions with clients to making everything virtual with only weeks' notice.

Let me tell you a little bit more about how we had to handle COVID. We weren't a digital business—though we had a website. Everything we'd always done had involved face-to-face training and workshops with clients. I'd never considered how I would have to learn to make digital interactions meaningful and productive in the same way, and when COVID hit, I had to learn fast. Within a few months, I had a whole new skillset: I could lead digital trainings for people anywhere in the world. We even launched a digital-first project, HOPEmakers, that brings the teachings and philosophies of leadership and management consultants from around the world into a new offering designed to help businesses channel the power of hope.

If everything happens for a reason, that was my reason. But I'd had to find it and take action and responsibility.

From "That's It?" to "Thank You"

There's a story that I really like that comes from psychotherapist and author Jonathan Robinson. As he relates, he'd heard far and wide that adopting a mindset of gratitude could be life-changing. He heard that in a remote part of India, there was a guru with a mantra that could get him on that path to

gratitude with just a few words. So, as he tells the story, he spent 18 hours on planes and then took a taxi for two more hours to reach the guru's ashram. And when he got to the ashram, he asked the guru for the mantra.

The guru whispered in his ear, "Thank you."

And Robinson's response was, "That's it?"

The guru told Robinson that therein was the problem: "That's it?" had effectively been his mantra in life. "That's it?" is an attitude that puts you in a position where you're always asking for more, where the opportunities and lessons that come your way are never enough, and where you think the world owes you something. But making your mantra "thank you," as Robinson learned, puts you in a position where you're accepting what comes your way and you're reflecting on it. That's how you set yourself up to turn "everything happens for a reason" into an opportunity to find that reason.

Faith

I may have heard "everything happens for a reason" more than most people. That's because before I founded the leadership development agency Westwood International, the "business" I was in was the business of spirituality. I have a master's degree in spirituality from Boston College and spent years working there as a chaplain—which is what got me involved in the world of group dynamics and leadership development. This was my first introduction to the fact that religion and business have a lot more in common than many people want to admit—namely, the need for faith.

I'm no longer a chaplain, but I'm still a Christian. And like many people from all walks of faith, I have my occasional beef with the tradition. One of the areas where I find myself sometimes in conflict is where faith encourages us to be short-sightedly passive.

This interpretation of the idea that "all things happen for a reason" in Christianity has always frustrated me, in large part because I do not believe this is exactly what the Bible actually preaches. The Bible advises a course of applying action to faith. You may have heard of the famous verse from the second book of James ("What good is it, my brothers, if someone says he has faith but not works?"), but I think this one from the first book of James really sums it up:

For if anyone is a hearer of the word and not a doer, he is like a man who looks intently at his natural face in a mirror. For he looks at himself and goes away and at once forgets what he was like. But the one who looks into the perfect law, the law of liberty, and perseveres, being no hearer who forgets but a doer who acts, he will be blessed in his doing. (James 1:23-25)

Dr. Martin Luther King, Jr. famously said, “Faith is taking the first step even when you don’t see the whole staircase. “Taking” the first step is about as active as it gets.

I’ve accepted everything does happen for a reason. But I also believe discovering that reason is up to you—and so is taking action on it and taking full responsibility for it. Everything happens for a reason, and you have to build the faculty and muscle to find that reason.

Finding Your Reason

So you might be thinking, “Okay, Greg, but you literally teach this stuff to people. Of course you can turn ‘everything happens for a reason’ into a call to action. But what happens when things really suck and it seems like there’s no way out?”

Well, I wasn’t always good at it. Trust me. Sometimes the difficulty of “finding my reason” still creeps up on me.

1. **Reflect.** When stressful things happen to you and you feel like you’ve completely lost control, sometimes you feel like you need to jump at the chance to do something—anything—to make things better in any way possible. It’s crucial to take action, yes, but not the wrong kind of action. A stressful situation can put you into fight-or-flight mode by activating your sympathetic nervous system, and you find yourself unable to think rationally. These are the moments where we’re potentially prone to making the situation worse through impulsive actions that can be self-destructive. Then, you wind up in the mindset where, because things keep getting worse, you feel like you’ve never had any control.

This still happens to me, even after decades in the business and leadership development world. When you run a consultancy, you’re often at the whims of your clients’ bottom lines. And when a client scales back your work dramatically—as often happens in times of crisis—often your reaction after years in the business is to just give up and let it happen. I sometimes find myself doing that when fear sets in. That’s why the most important thing to do first when fear bubbles up is to reflect.

This is going to sound cliché, but doing some breathing can really help. Consider a box breath—inhalation for four counts, hold for four counts, exhalation for four counts, hold for four counts, and repeat—to center yourself and prevent anxiety and knee-jerk reactions from taking over. Researchers keep finding that controlling your breath, even for just a minute or two, can help mitigate this kind of reaction. Following the breathing, journal. Once you’ve calmed your mind down a little bit, you can start to reflect.

What's really happening? What is the reality of the events unfolding around you versus what you're afraid might happen? You can't get in the mindset of creating a reason for what's happening to you until you get a read on what's actually happening. Our imaginations are powerful, and all too often, that gets in the way of our ability to perceive a situation.

- 2. Take inventory.** Once you've reflected on the situation at hand, it's time for you to assess how you fit into it. What do you have that can help you get through it? How can you mobilize these resources? What might make things more difficult? How can you avoid or mitigate the difficulty?

If you need a framework for this, I recommend the classic SWOT analysis: taking stock of your *strengths*, *weaknesses*, *opportunities*, and *threats* as they relate to the current situation. You can find frameworks and even visual designs for SWOT analyses online.

In this context, your strengths are what you're good at specifically as it relates to this kind of situation. Your weaknesses are where you may find that you're underprepared. Finding opportunities might be the toughest when things seem bleak. At the very least, you can think about how you can develop resilience in the face of adversity and then work from there on developing more specifics when it comes to the opportunities you have. Then, threats certainly shouldn't be too hard to assess. Just make sure you don't find yourself exaggerating. If this area of the exercise starts to make you feel like you're doomed, go right back to the "reflect" item here and try some more breathing and centering.

What is working? What is causing it to work? How can I do more of that?

- 3. Discover your reason and expand your circle.** There is always an opportunity in every adverse situation, even if that opportunity is just "by getting through this, I will grow, and I will be better equipped to deal with it again." You can transfer that learning to other situations. When I had a client call me and tell me that they were scaling back my contract with them, once I took a pause to not let fear get the best of me, I did an assessment of where my strengths were and where the opportunities were with that client. I realized that instead of shrinking away and just letting things happen, I could re-approach them and say, "Look, here is what I hear you saying and how you want to evolve. I can help you do it faster and better by designing this instead of that." I pointed out some potential pitfalls that I thought they were facing in their near-term future, and I suggested that I modify the way that I work

with them to address those needs more directly and approach them in a curious, non-judgmental way. I'd discovered my reason: I could find new ways to work with this client, because what we'd been doing wasn't ideal for their evolving and future vision. That, in turn, would give me new expertise and perspective for working with other clients.

"Discovering your reason" doesn't just help you make the best of a single adverse situation. This is how you grow and mature as an executive, as a leader, and as a human. I like to think of an analogy of a circle. My "circle" is my comfort zone: the things I know I can do, the things I'm comfortable doing. Too many people hear the phrase "everything happens for a reason" and use it as a justification for why they should stay within their circles. But expanding that circle to the things that you aren't yet comfortable doing or roles you don't yet know you can take on is what helps you mature. (And "maturity" isn't about adulthood. You, and I, and everyone else, are always maturing.) From a capitalistic perspective, it makes you more and more valuable. From a human perspective, it means becoming more and more aware, and present, and able to make the wise choices and actions that benefit you and the people around you and the planet and society. Maturing means expanding your circle.

The Role of Hope

Like faith, hope is often thought of as something very passive. You "hope" things will happen. You "hope" good fortune will come your way. You "hope" that if things are going to happen for a reason, it'll be a reason that benefits you. Unsurprisingly, I don't think this mindset is a productive one. Hope is something that should be active—and the experts agree.

"If we feel hopeless about the future, there is no reason to change our behavior in the present," Dr. Kathleen Allen, author and expert in human and leadership development, wrote in her research. "When we believe our actions matter and that we can change or influence the future, we engage with our organizations and communities differently. That difference in behavior and belief is what causes leadership to manifest."

The reason I bring this up is because hope is the core value in creating "your reason" for why things happen. Hope is the key to pivoting. You believe—you hope—that you can find a positive angle to every situation that serves you. You're adopting a growth mindset and reframing your reality no matter what comes your way. This helps you build the muscle to take full responsibility for the perspective that you give to your past and present so that you can best take on the future.

So I suggest, rather than saying “everything happens for a reason,” why not ask, “How do I allow or make what happened be as worthy as possible?”

This will reverberate to the people you work with. In the business world, you’re not much use to clients and customers if you don’t have hope for the future. You’re not just creating your reason for why things happen—you’re helping to give the people you work for and serve their own reasons as well. You’re contributing to an atmosphere of hope and growth. Instead of being a passive player who accepts that things happen and there’s not much you can do about it, you’re becoming an active agent in building a better future.

“I’m one of those people that thinks things happen for a reason, and you just have to look for the reason.”

– Clint Black



Contact Greg if you’re looking to bring leadership development or training programs that will help your organization reconnect with its core meaning and instill a sense of hope and shared purpose.

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Tweetable: If things happen for a reason, then discovering that reason doesn’t just help you make the best of a single adverse situation. This is how you grow and mature as an executive, as a leader, and as a human.

ALAN STEWART

Deciding Between Ease and Legacy

Alan Stewart is a Christian, family man, business leader, and 20-year corporate consulting executive turned multifamily real estate syndicator and investor of over 3,400 units. Alan's mission is to help busy professionals achieve financial freedom through investment in cash flowing real estate.

Corporate Success

I studied hard, was a very involved student leader, and graduated with engineering honors from Texas A&M University. Andersen Consulting (now Accenture) offered me a job, and I joined right out of school. I am grateful for the opportunity to work alongside and learn from many smart and driven colleagues and clients for almost a decade. I worked hard to deliver client value first as an analyst / SAP programmer and, over time, took on additional responsibility as a solution architect and project manager of large teams.

I continued my consulting career at North Highland, where I took on more responsibility for very large projects and became an executive. I finished my 20-year corporate career as a managing partner at Gartner Consulting with responsibility for the Great Texas portfolio of manufacturing, energy, and utilities industry verticals. In a nutshell, I credit my corporate success to simply working hard every day, focused on solving problems and moving the ball forward focused on results.

Mindset Game Changer: Real Financial Education and Becoming a Real Estate Investor

It's funny how things happen. Three years into my consulting career in 2001, I went to a conference in Dallas where Robert Kiyosaki, author of *Rich Dad Poor Dad*, spoke. This turned out to be a game changer for me. Robert talked about the benefits of investing in rental real estate. He said, instead of working for money to pay bills, you need to buy income-producing assets that create cash flow to pay your bills for you. This was the beginning of what I call my real financial education, the type of pragmatic financial education not typically taught in schools.

I started thinking bigger. My mindset had changed forever. I began attending more investing conferences and searching for a way to get started. I took a turn at single family wholesaling for several years. I learned a lot, had some success, and made several mistakes, but wasn't getting the leverage of time and money I was looking for—like Robert Kiyosaki described with rental real estate.

Ultimately, I found a real estate investing education company and mentor in 2012 who introduced me to multifamily (apartments) syndicating and investing. Through multifamily syndication, I finally found the vehicle for time and money leverage I was looking for. I made a decision to invest in my financial education and a mentor to leverage his experience to help me go faster with less risk.

Then the most important thing happened; I started taking action—consistent, small actions every day towards my goals. It took me six years of early mornings, late nights, and weekends, but we built a multifamily portfolio of over 3,300 units across 16 properties that I either syndicated or invested in, and I retired from my 20-year corporate career.

Family Always a Priority

My wife and I started a family sooner than planned, and we had our son at 19 while still in college at Texas A&M University. Like any young, first-time parents, we were scared of how to make it all work but managed to figure it out with advice and support from our family and friends. We are grateful for all of them and our extended Aggie family.

After college, we moved back to the Dallas-Fort Worth metroplex where we grew up and where most of our family lived so our kids could grow up around their grandparents and great-grandparents just like we did. Looking back, I'm very thankful we did as we all got to experience many years of family gatherings and traditions that likely wouldn't have happened otherwise.

Our Catholic faith has always been a central part of our family life and has brought us so many blessings of friends, peace, love, and mercy, especially when we needed it most.

As of this writing, my wife and I have been married for over 26 years and have two adult children we love very much.

My family is very important to me and is a driving force behind why I continue to strive to learn, grow, and expand my mindset to be a good leader, provider, and example of the reality that anything is possible with hard work, focus, and consistent action over time.

Pursuing Significance and Legacy

While I was in the middle of trying to find a way out of the corporate rat race, I used to jokingly (but always somewhat seriously) tell my wife that we could always move to Hawaii—I could work at Costco and we'd just live simply. Fast forward to today, I could always put the brakes on and live a life of ease, but I also don't want to take for granted the gifts God has given me and feel that there are several reasons I need to strive for significance and create legacy.

I view myself as a provider and want to create a great lifestyle for my family full of rich experiences. I'd love to create some generational family traditions much like Mitzi Perdue—widow of poultry magnate Frank Perdue, daughter of the cofounder of Sheraton Hotels, and a business leader in her own right—and her family have done like annual family trips that everyone looks forward to. I want to provide for formal and practical education for my kids and eventually their kids. To achieve this legacy, I need to continue syndicating and investing in real estate to build greater financial security.

I feel like I need to set an example that is worthy of my kids and others I influence. I have plenty of fears and challenges to overcome just like everyone else, but I feel like I need to step up, persevere, and show that big challenges can be overcome along the way to achieving big goals.

I want to be a good steward of the time, talents, and treasure God has given me and put those to work making a positive impact on others.

One of the ways I want to give back is by providing opportunities for other families to get out of the rat race and achieve financial freedom. I plan to do this through education (especially mindset education), mentoring, and providing quality investment opportunities.

Through this journey, I've found that I love to continually learn and grow and that being an entrepreneur constantly provides me with challenges to figure out which allow me to think bigger. One of the greatest treasures I've found in the entrepreneurial world is meeting other entrepreneurs from all walks of life that are simply, just plain, great people. They shared their wisdom with me, and now I find I really enjoy helping people change their paradigm and mindset to one of abundance and opportunity.

Seat at the Table

I've had multiple mentors to date that have expanded my thinking and mindset, and I have learned that proximity to big thinkers is powerful. You can't help but expand your knowledge and mindset when you are around successful people that have already accomplished more than you previously thought possible and are challenging you to continually take it to the next level. And the really interesting thing is, almost all of the successful people I've met have a few things in common: they came from humble beginnings, voraciously expanded their knowledge and mindset, decided what they wanted to achieve, and then took consistent, focused action over time. No need to reinvent the wheel, it's a recipe that simply works.

I'm looking forward to earning my seat at the table and who I, my family, and those I influence will become in the process!

To make all this happen, I continue building my businesses and investment portfolio of cash flowing assets to not only create a legacy for my family but also to provide quality investment opportunities that will create a path for other busy professionals to achieve financial freedom and create their own family legacies.



To learn more about real life multifamily investing, listen to Alan's podcast at AlanStewart.com. To apply to be a part of upcoming passive income investment opportunities and start your journey to financial freedom, contact Alan at info@alanstewart.com or visit AlanStewart.com.



Tweetable: Decide to invest in your financial education, take consistent action, and financial freedom will follow. That's exactly how I retired from the corporate rat race in six years of apartment investing.

CHERI PERRY

Keep Your Eyes on the Horizon

Why Your VISION Matters

Have you ever wondered how some people seem to overcome insurmountable odds while others get tripped up by the slightest speed bump? Business coach, motivational speaker, author, and successful entrepreneur Cheri Perry shares reflections and life lessons that help turn challenges into opportunities.

What Do You See?

Where there is no vision, the people perish...

(Proverbs 29:18)

Life is filled with obstacles. Look around; everywhere we turn, there are challenges and issues that must be handled on our way to wherever we are going!

No one is immune to troubles and turmoil. Actors, singers, politicians, lawyers, teachers, bakers, speakers, doctors—you name it—EVERY one of us will encounter *that* rocky road! I didn't mention your trade or occupation? Don't worry—life will pick up where I left off! No one is immune, and we are not alone!

In Bob Beaudine's book, *2 Chairs*, he said, "The first priority for surviving a challenge, crisis, or any difficult situation is setting your mind above it, which in turn will bring clarity and perspective." The book goes on to discuss the "secret that changes everything," and if you haven't read the book yet, GET IT!

Setting our mind above challenges is not the same as ignoring them. In fact, it truly is the exact opposite! While ostriches don't really stick their head in the sand when troubles arise, it's a popular myth and metaphor that illustrates someone avoiding their problems. Setting your mind above the challenges that life tosses in your direction helps you move towards the inevitable resolution. Did you catch that?

The **INEVITABLE** Resolution!

Yep, every challenge, no matter how tough, has a resolution. Somewhere, somehow, there is a path that will lead you over, under, through, or around whatever the challenge is. Ask any person who has achieved any measure of success, and they will likely talk about how they were able to solve challenges, like puzzles really, one step or one piece at a time. In fact, the only time you can't find your way out of a problem is when you give up or toss in the towel.

Giving Up

Before the 12th round starts in the first *Rocky* movie, Apollo Creed tells his corner crew, “Don’t stop nothin’!”

In the opposing corner, Rocky was also overheard telling his staff, “You stop this fight, I’ll kill ya—don’t throw it!” They were referring to the towel toss that could have ended the fight. What started off as a marketing gimmick on one side and an impossible dream on the other had turned into a bloody battle in the middle of the boxing ring.

The fight was REAL (well, Hollywood real), the struggle was brutal, and no matter who won the fight, both fighters paid a heavy price for their efforts. Even though the fight could have gone either way, Apollo’s last directive, *don’t toss in the towel, don’t give up, don’t quit*, resulted in another championship.

For Rocky, the fight was lost, but something even greater was won! Self-respect! If he would have allowed his team to stop the fight, the internal victory that he achieved by not giving up would have been lost, possibly costing him the strength to go on to realize his dream of becoming the world champion.

“What you get by achieving your goals is not as important as what you become by achieving your goals.”

– Zig Ziglar

Not giving up, no matter how tough the obstacle or the opponent, is the only way to find your way to the vision. While not giving up does not guarantee a victory—Rocky put up a good fight, but his initial attempt at the coveted title was not a success—you are definitely guaranteed to fail if you give up.

That is why WHERE we are going is so critically important and why putting our minds above life’s challenges makes all the difference. We will not be able to withstand life’s punches if our WHY is not big enough to keep us in the fight!

Getting Clear

In order to keep our minds above the challenges, we really do need to know WHERE we want our lives to go!

We all recall being asked, “What do you want to be when you grow up?” and for some of us, we didn’t know until much later in our life! So what if we don’t really know?

Remember Bob’s book that I mentioned earlier? If you ever have a reason to call Mr. Beaudine and present him with a question or challenge, I can guarantee you what his answer will be: 2 CHAIRS! One of the first ways to

get clear is to check in with the Big Guy upstairs. Ask for spiritual guidance and look for your natural clues. What are you naturally good at? What kinds of things do you LOVE to do? What problems do you want to solve in the world? Oftentimes, we find our path when we find our WHY!

Checking in with good friends and coworkers is another way to gain some clarity. Sometimes the people we are closest to can see what we cannot! I remember having a great friend tell me that I really seemed to enjoy speaking in front of people. This was pretty funny, considering that I already knew that! But I did not even consider pursuing a speaking and coaching career until she whispered that little nugget into my ear.

Before finding the answer to where I wanted to be, my favorite “clarity finder” helped me SEE the future I wanted to create. By creating a vision board coupled with character qualities, I gave myself a visible reminder of WHY I was working so hard. Here are a few of the character traits that I added early on: Hardworking, Powerful, Focused, Energy, and SMILE. I still love vision boards, but over time, the words have changed. *I think they call that growth!* Today, I include words like Joy, Patience, Contribute, Community, Love, and of course, SMILE!

Seeing WHERE you want to go or WHO you want to be helps you get clarity so you can set your mind above the challenges you will need to overcome to get wherever you are GROWING!

Stuck in the Messy Middle

Many times, larger pursuits and goals often have equally large and demanding challenges associated with them. A solid vision helps us “see” our way through to the desired end result. But somewhere between the **Start** and the **Finish**, we all find ourselves stuck in the middle, and this is where many people find themselves giving up.

In the closing scene of the movie *The Martian*, astronaut Mark Watney tells a class of aeronautic students, “You WILL encounter problems, and if you solve enough of them, you get to come home.”

The messy middle refers to all of the challenges and problem solving that must happen between the start and the finish of any goal. Without the VISION of the future—in Mark’s case—getting home, he most likely would not have problem-solved his way off the planet Mars!

For those of us not planning an outer space experience, we still have to be careful to keep our eye on the prize. Otherwise, we run the risk of getting and staying STUCK. Look around!

There are lots of people who appear stuck or stranded in life.

- A recent Gallup poll suggests that nearly 70% of workers today are disengaged—STUCK in careers they don't like.
- Families are struggling more than ever today—STUCK with relationships that are very difficult.
- People often quit projects, goals, relationships—STUCK in the messy middle.

When we are in the midst of a difficult task, goal, or endeavor, it is easy to lose sight of WHY we are doing what we are doing! Many people give up on things because they can no longer see the VISION. They got stuck! They lost their way when they forgot their why.

When I work with business owners, we often go back to the beginning before we dive into the solutions. Why? You'll probably get tired of hearing this, but when you know your WHY (the vision), you will find your WAY! Getting laser-focused on WHY you started towards any pursuit or goal definitely helps you stick to the plan (instead of getting stuck!) during the tough times.

It takes a lot of work to create a business, craft a beautiful family, or make a dream come true. Keeping the vision front and center will help you work right through, and even enjoy, the messy middle so you can reach your objectives.

I Can See Clearly Now

It seems pretty easy on paper:

- Every challenge has a resolution.
- Giving up is the only way to fail.
- Getting clear on what you want is essential.
- Keep your vision CLOSE while working through the messy middle.

But there's one more thing that will help you keep your eyes on the horizon!

gratitude

/ˈgrædəˌt(y)ʊd/

the quality of being thankful; readiness to show appreciation for and to return kindness

Personal Story

After a very long sales process, we had finally sold our home in the city. We had no idea that, just a few days later, the bottom would be falling out of the housing market and the economy would begin to crumble all around us. We were excited about moving onto our new property and only planned on staying in the rundown manufactured home on the property a year or so. A quick project turned into years. One day, as we worked through cleaning, replacing roofing, carpeting, and everything else, I took a seat on the front porch. I was frustrated, indulging in a pity party, recalling our beautiful home in town and seeing the many steps backwards that the place we now lived in represented. I was stuck in the messy middle.

*“Obstacles are those frightful things you see when
you take your eyes off your goals.”*

– Henry Ford

PAUSE: If I could have talked to that girl on the porch, I might have asked her what her VISION was for the property. I might have reminded her that even though she was in the messy middle, everything always works out—as long as you don’t quit. We might have considered a great vision board with a picture of the house she envisioned or the words that reflected how she would feel when the project was complete. Luckily, the beautiful gifts of reflection, gratitude, and hard work were on her side! Let’s finish the story!

That’s when I saw her—a green and white balloon—rising up over the horizon. Tears started to flow from my eyes. It seemed as if God sent that hot air balloon with a message just for me that day. Instead of feeling sorry for my circumstances, I was called to GRATITUDE for the opportunity to create a dream.

Instead of self-pity, I was called to SUCK IT UP, BUTTERCUP and get back to work!

Several months down the road, I was out getting some supplies when a miracle occurred. I found a business card with that green and white balloon on it. I could not believe it! I called the number and shared my story with the balloon captain, Crystal. Crystal’s green and white balloon represented the promise of a new day, dreams coming true, and the glorious work it would take to make it happen.

More than five years later, Crystal would bring that amazing balloon to our property, and we experienced the culmination of our goal as we lifted off from that same property where our dream home now stood—more tears.

The struggles and challenges we face today are preparing us for the life we choose to create! Every single person will face plenty of hurdles on their way to wherever they are going.

Remember:

- Every challenge has a resolution.
- Giving up is the only way to fail.
- Getting clear on what you want is essential.
- Keep your vision CLOSE while working through the messy middle.
- Be grateful and thankful for everything (even the struggles)!

By keeping our eyes focused on the horizon (our VISION), we will be able to honor our Creator by developing and sharing the gifts we have been given.



Finding or clarifying your VISION can take a little help! Visit CheriPerry.com for a FREE 60 minute MVP (Mission/Vision/Purpose) Consultation. Use KYLEW for your checkout code. You can also reach Cheri for leadership and business development training via email: Cheri@CheriPerry.com



Tweetable: The best way to overcome obstacles and challenges is to keep your eyes on your vision. YOU GOT THIS!

SACHIN MASKEY, MD

8000 Miles Away from Home for the American Dream

Sachin Maskey is a medical doctor, multifamily syndicator, investor, and social entrepreneur. As a family physician of over 15 years, Sachin reduces drug reliance and combats chronic disease through simple lifestyle changes. As an investor, Sachin helps busy professionals achieve financial freedom.

“Whatever your mind can conceive and believe, it can achieve.”

– Napoleon Hill

Early Childhood Memories

You have three options in your life, “doctor, engineer, or pilot.” That’s what my dad told me. My dad had three kids, and I was the youngest. Dad wanted me to be an engineer, my oldest brother a doctor, and the middle one a pilot. Of the three of us, my middle brother was the smartest and strongest. I was the quietest. My mom used to tell people when I was a toddler, “Sachin stays in the same spot for hours when left in one place without moving when asked.”

I have to admit that I am one of the luckiest people in the world to have such caring and wonderful parents. Both of my parents never went to college, and Dad started working when he was 10 years old. My mom was a housewife and got married at age 15. She was able to raise three children with all her unconditional love. She has devoted her life to caring for all her children with equal love and support.

I was born and raised in the eastern part of Nepal called Dharan, also known as the paradise city of the country, which is in the foothills. Nepal is a small landlocked country between India and China. Mount Everest, the highest peak in the world, is situated in Nepal, and Gautam Buddha was born in Nepal.

I was raised in a joint family where my mom used to cook food for almost 20 people (my dad has nine brothers and two sisters) all living in the same house. She also had to take care of her own three kids. Back in those days in Nepal, mom used to carry water home from 30 minutes away to cook with and for us all to drink. Finally, after five years of struggle, my parents decided to move to provide a better life and education for us. I was three years old when we moved into a new house where we had two rooms. One room was a bedroom where we all slept together. My mom cooked food in our kitchen made of a few bricks and a wood fire under the stairs. After a few years, dad bought

a kerosene stove. Then mom started cooking food on the stove which was luxury at that time.

“Education is the key to success,” was one of the mottos of my dad. He always used to say, “Saraswati, the goddess of knowledge and learning—and once you have education, then Lakshmi, the goddess of wealth—will follow you.” I truly believe in this in my life since learning is always infinite, and unlike money which depletes when you share, knowledge grows when you share it with others.

Schools, College, and Medical School Days

All three of us went to private school in our hometown, Dharan, Nepal. I was lucky to attend private school since public schools had poor infrastructure. My primary school until grade five was average, and I still remember walking to school every day. We had to wear school uniforms, and Mom used to bring school lunch every day.

After grade five, I went to a different school in Dharan until 10th grade, where I had a few friends who became my best friends. Some of my school friends are still in contact now, and we share memories that we made together during our school days.

College was not an option in Dharan, and almost all went abroad for further education. I went to India with my mom to search for a good school to complete high school. After multiple interviews, I ended up in an all-boys boarding school in south India. It took two days by train to reach from home, and once I entered school, the only time we went outside the school boundaries was during vacation. I spent two years there. School was highly focused on education. I was able to score the highest in biology class which inspired me to learn more about the human body. I found my passion to become a doctor.

Once I graduated, I came back to Dharan and began preparing for medical school. It was not only expensive to get in but also you needed to have a strong connection within the medical school. I applied to multiple medical schools in Nepal and finally was able to secure a position.

One day before school began, when I was taking a shower, I heard someone calling my name: “Sachin, you need to go meet your mom. Your brother in Delhi [India] was taken into emergency.” I immediately rushed to see my mom.

My mom started crying when she saw me and said, “Your brother is gone and he will never see us again.” We all were shocked that he passed away at the age of 21. My middle brother, who was the smartest, strongest, and most caring brother, was no more. This was one of the tragic moments in my life.

Medical School

In 1998, I went to medical school in Pokhara, Nepal. Medical school is where you can learn about the most interesting thing God has ever made, the human body. It was fun but tough.

I completed medical school in 2004. At that time, Nepal was in a civil war. I used to hear gunshots outside the emergency department. Due to political instability in Nepal, I had no choice but to get further medical training outside of the country.

I knew that the US was one of the most developed countries in the world, and there, I could pursue further education in some of the world's best hospitals and universities. At the same time, it takes at least two years of preparation for the United States Medical Licensing Exam (USMLE) – Part 1, 2, and 3 to practice medicine in the United States. I started preparing for USMLE part one for eight months and finally got a passing score.

During that time, I met one of the most important people in my life, my better half Sabina. I still remember the first time I saw her and decided to spend the rest of my life with her. It was love at first sight, and I could write a whole book about our love story.

I still remember the day I put on a suit for the US visa interview in the US embassy. I was so nervous, but it went well. I got my US tourist visa, which at that time was the very difficult first step in coming to the United States.

June 6, 2006, I boarded the airplane for the US from Kathmandu, Nepal. Nepal is about 7907 miles away from the US, and I flew almost 30 hours to arrive at Ronald Reagan Washington National Airport in Virginia.

8000 Miles from Home – The American Dream

I had \$2,000 in my pocket and two suitcases. I was all by myself for the first time in my life. I left my family back in Nepal and was not sure where I would stay and what I would eat.

Fortunately, my friend from medical school came to pick me up from the airport. I stayed there for two weeks and was looking for a place to stay so that I could prepare for the USMLE part two. I had a relative in West Virginia who kindly told me to visit his place until I got a place to stay. So, I moved to West Virginia. I got the small spare room where I slept on the floor and started practicing for the USMLE with my cousin. We had a great time, and I am grateful to him for the shelter and food. I still remember when we went to the grocery store, my first time in the US. I had never cooked anything in my life. I had a whole chicken in front of me, and I started cutting it for the first time. I started learning how to cook, and we had a great time in one of the most difficult times in my life.

I was looking for someone who was also taking the exam so that we could practice together. One of my medical school friends was also preparing for the USMLE, so I decided to go stay with them in Long Island, NY. My cousin dropped me off at the Greyhound bus. In Long Island, my friend and I stayed in an apartment where we had only one pan to cook food.

We started practicing daily and finally got ready for the USMLE in Philadelphia. I still didn't have a permanent place to stay, and I didn't have a job since I was on a tourist visa. I got a few numbers from Nepal and started calling people to see if I could stay with them until I was accepted into residency training. I finally found someone who was also from the same hometown, Dharan, who got into residency training. He invited me to stay at his place until I got residency placement. I will never forget that help.

In September 2006, I applied to more than 120 hospitals in the US and got four interviews for residency. My last interview was at Bronx-Lebanon Hospital in NYC, January 23, 2007.

I still remember March 12, 2007, when I opened my email and read, "Congratulations! You have matched." I was over the moon. This was my dream come true. This was one of the happiest moments of my life. I was able to get into Bronx-Lebanon Hospital, one of the most competitive programs for which there was only a 52% chance for an international medical graduate to get matched compared to 94% for a US medical graduate.

New Beginnings – American Lifestyle

Once I got a match, I returned to Nepal and got married in April 2007. Fortunately, my wife also got into NYU dental school the same year. We came back to the United States to The Bronx to start the American lifestyle. My first salary as a resident was \$40,000 annually, and I was working more than 80 hours a week.

After three years, I completed my family medicine training and was finally prepared to practice medicine as an MD in 2010. It took almost 12 years of school and training to become a doctor, but the good news was I had zero student debt. If I had gone to school here in the United States, I would be at least half a million dollars in student debt.

Once I was done with residency, my salary went up to six figures, but I wanted to move to a better neighborhood where I could raise my family. I ended up in the Northeast, 52 miles south of Boston, in a place called Dartmouth, MA.

Another of the happiest moments of my life came when my son was born in 2011. Four years later, another joyful moment of my life was the birth of my daughter in 2015. We built and moved into our dream house—and had our

American dream. I had everything I could wish for: family, a house, a car, and a stable job, but something was missing—happiness. I started thinking about what I had done for others and my life purpose.

Birth of Dhana Yoga Foundation

So I started thinking about how I could help people back in Nepal. I found out there was a person called Olga Murray, originally from the USA, 95 years old, who had been helping people in Nepal with her foundation which she started 30 years before. I was inspired by the work she was doing, so I decided to do something to help, and Dhana Yoga Foundation was born in 2018.

Dhana Yoga Foundation Inc. is a US-based, nonprofit, 501(c)(3) organization with the mission “wealth and prosperity for all” by improving health care and education in remote areas of the world. Our long-term goal is to build a diabetes hospital, a school for the blind, and an orphanage for children.

I truly believe the secret to happiness is to serve others. We all can make a significant difference in people’s lives by just contributing 10 percent of our time and money.

True Wealth – Health, Family, and Freedom

Around 2018, I came across a book called *Rich Dad Poor Dad* by Robert Kiyosaki, which has changed a lot of people’s lives and which changed my mindset about finance and wealth. I started applying the concept of the cashflow quadrant. Since then, I have started investing in real estate, commodities, and other power tax-saving strategies, which has significantly helped me learn more about financial freedom.

March 2020, the COVID-19 pandemic which affected everyone’s lives started, and the primary care clinic where I worked closed. I started working from home and got the opportunity to read some books related to health. I started focusing on four pillars of my health—food, exercise, stress, and sleep. I completely changed my eating habits, exercise routines, and stress reduction strategies, and in six months, I lost about 30 pounds.

I started practicing what I call lifestyle, functional, or integrative medicine, which helps my patients improve their health by focusing on the root cause of disease and decreasing the need for drugs with lifestyle changes. I have started a Facebook and YouTube channel called Dr. Maskey Health Academy to help people with chronic disease and obesity.

Recently, on LinkedIn, I found Dr. Tom Burns, who wrote *Why Doctors Don’t Get Rich*, another inspiring book which all doctors should read to achieve financial freedom with passive income. I reached out to him, and Dr. Burns not only responded to my message but also helped me to connect with Kyle

Wilson's mastermind group. With Kyle's help, I am able to write a chapter in this book with successful people who have inspired and empowered millions of people. I have also joined multiple mastermind groups and found more mentors who are helping me to start my new venture, a private equity real estate firm Avatar Equity with a mission to help busy professionals achieve financial freedom with multifamily investment. I feel grateful I am able to share my story. My dream is to impact, hopefully, billions of lives in this world.

My journey has just begun, and as we all know a journey of a thousand miles begins with a single step.



Sachin Maskey, MD is a family physician focused on lifestyle/integrative medicine to help patients improve chronic disease and lose weight permanently. He is also the founder of nonprofit Dhana Yoga Foundation Inc DhanaYogaFoundation.org, a real estate private equity firm TheAvatarEquity.com, and sachinmaskeymd.com. His dream is to impact billions of lives during his lifetime. Reach him at sachin@sachinmaskeymd.com, sachin@theavatarequity.com



Tweetable: Dream big and think different. I truly believe the secret to happiness is to serve others. We all can make a significant difference in people's lives by just contributing 10 percent of our time and money.

GARY C. LANEY

My Dad, Dan Gable, and Stephen R. Covey

Three Influencers That Forever Changed My Life

Gary Laney is CEO at Success Masters LLC, a bestselling author, and a serial entrepreneur. He has been involved in 20 businesses, including helping take Eloquent public as the VP of Corporate Sales and was later promoted to VP of World Wide Sales. Gary was also CEO and co-founder of Trustegrity, a national business networking company and recognized as a top speaker.

My First Influencer

My father was my first major influencer. He had a strong personality. Hugs and loving words were a luxury, but his example and life teachings made up for it. He was a retired officer from the US Army. I distinctly remember him showing me how to make my bed so that I could bounce a dime off of it and how to shine shoes to a mirror finish. Dad had served in the Army during World War II and was stationed overseas during most of his active duty. When he returned to the US, he served for another 15 years in the Army Reserve. I was the youngest of five and only a small boy when he finished his Reserve military commitment, so I don't remember much about his time serving. What I do recall was him dressing up in military attire as a member and strong supporter of the American Legion. His patriotic service to our country made a lasting impression on me. I have a tremendous appreciation today for America because of his exemplary service.

Dad was also a successful entrepreneur. He owned and operated a chain of mercantile department stores and a first-run movie theater. Though I'm proud of my MBA from Northwestern's Kellogg School of Management, I have always stated that I earned my first MBA from my dad, growing up in the family business. I learned every aspect of business from him by starting at the bottom: stocking shelves, then progressing to delivery boy, bookkeeper, sales, marketing, manager, and finally buying his last store so he could retire. I admired and respected my dad. His influence greatly impacted my life. His example of discipline, strong work ethic, and mentorship groomed me to become the successful entrepreneur I am today.

One-On-One with a Sports Legend

I attended high school during the early 1970s. Though I didn't know it at the time, sports would become an enormous confidence-building experience for me. I participated and excelled in three sports: football, wrestling, and track.

Football was my foray into sports, starting as a little leaguer. By the end of my sophomore year, I weighed 145 pounds, was the fastest sprinter on the track team, and had earned a starting spot on the football team for the coming year as a tight end with a running play designed specifically for me. My opportunity would be short-lived, however, because of a serious back injury sustained falling from a tree. After two months of healing, I started my junior year and I thought I was ready to return to sports. Unfortunately, I had persisting back issues, and my doctor and father mandated I stop playing football to allow me time to heal. I was disappointed but followed their advice.

By late October, my back had greatly improved, and I felt healthy enough to rejoin the wrestling team. I noticed an improved difference in my overall athletic ability. I was taller, stronger, and faster than the previous year. I was anxious to begin competing again. I had a good season winning approximately two-thirds of my matches.

When summer came around again, I was planning to buy a motorcycle. I had saved \$500 and picked out a Suzuki dirt bike, but before I could buy it, I got a call from my wrestling coach encouraging me to sign up for a summer wrestling camp coming to a local university.

The camp was one of the best camps in the country, sponsored by Coach Myron Roderick from Oklahoma State. And Dan Gable, the famous Gold Medal wrestler, was going to be teaching. Because the cost was nearly the same as the dirt bike, I had a decision to make: dirt bike or Dan Gable. There was no decision. I signed up for wrestling camp and paid for it with my own money.

Summer came fast and the week of wrestling camp arrived. It was the summer of 1974. My dad dropped me off and I checked in. What happened next was totally unexpected but would influence me for many years to come.

Our first activity was to attend an orientation. At the end, I was approached by Coach Roderick who told me I had been chosen to be Dan Gable's escort when he arrived. I was to meet him, help him take his things to his room, and make sure he had what he needed. *Wow, was I actually asked to do that?*

The next morning, we started early with warm-ups and drills. I then left to meet Mr. Gable and help him get checked in. The next 30 minutes would be time few athletes, let alone a youth like me, would ever experience—dedicated one-on-one time with a world champion.

Dan Gable had a winning record that was off the charts. He was undefeated in his four years of high school (64 to 0) and undefeated in college except for one match during the NCAA finals (117 to 1), the final match of his college career, where he lost to Larry Owings 13 to 11. Dan had previously won two national titles, so this was a huge upset. He never lost previous to that match and never lost afterwards. In the 1972 Olympics, he won the gold by winning six straight matches and never gave up a single point to his opponents. His total lifetime record was 187 wins and 1 loss. That was his record when I met him.

I'll never forget my excitement. I recognized him from pictures I had seen in magazines (this was pre-internet). I approached him and said, "Mr. Gable, my name is Gary. I've been assigned to take you to your room." We shook hands. I grabbed one of his bags, and we started our walk across campus. He was really low-key and easy to talk to. I was enjoying this time alone with him, when my youth and immaturity revealed themselves. I told him I heard he had once lost a match and asked what happened.

Of ALL THE THINGS I could ask one of the greatest athletes on the planet, I had to ask him why he lost his one match. Despite the immediate awkwardness, he was actually pretty cool about it and just said, "I had a bad day!"

After dropping Mr. Gable off at his room, I returned to have lunch and then went off to the next session. If there was one thing I learned during my embarrassing questioning of Mr. Gable, it was that I would never make that mistake again, and would be all ears and ready to learn for the rest of the week.

I had the opportunity to wrestle Dan multiple times. Each time, he easily countered every move. I had never seen a wrestler then and haven't seen one since who could read his opponent and know exactly how to counter their moves like Dan did. That week was the start of a winning streak for me. I went undefeated at wrestling camp and throughout my senior year until the regional finals. As fate would have it, I came down with the flu and was not able to finish the tournament. In a matter of a few hours, my hopes of winning the state championship vanished.

Weeks later, my coach informed me about the trials for the freestyle wrestling nationals. I had fully recovered from my illness and was ready to make up for my losses at the regionals. I was grateful for a second chance to prove myself. I signed up and prepared for the most physically trying experience of my life.

This was to be a day and night of skill and pure physical endurance in a single-elimination tournament where the loser of each match is immediately eliminated. The winner of each match advances until a champion is declared. The top three in each weight class would compete in the national tournament in Fresno, California.

The tournament began around mid-day. Every hour on the hour, I faced a new opponent. This was all-out war to see who could endure to the end. I started off with a win, then won my second match and my third. I felt like my old self again, with the return of my skill, energy, and confidence. My winning streak continued all afternoon and until early in the morning.

At 2AM, and after 13 matches, I advanced to the quarter-finals. My opponent was the newest state champion for my weight class who had won just two weeks earlier. Had I not become ill during the regionals, I would have faced this wrestler for the state championship. We both had been undefeated during the regular season.

The match began, and I could already see that I had my work cut out for me. Only one of us would become a member of the Utah team to compete at the nationals. This was proving time. It was a fierce, neck and neck match, but I had to find the strength to finish strong.

I came away as the victor with a one-point edge. When my hand was raised as the winner, all the disappointment from the regular season disappeared. I was going to nationals!

At 3AM, I wrestled for the championship with another state champion but from a larger and more competitive league. This turned out to be another battle, but this time, I came up one point short.

I was physically exhausted after 14 matches but felt redeemed even with my second-place finish. I was qualified to go to the nationals in Fresno, California—where I competed well and received a national ranking.

For the first time in my life, I learned that having access to someone with a high degree of expertise like Dan Gable can catapult you into a new dimension of opportunity and influence. With one amazing week of working with the best of the best, I raised my wrestling game tenfold. I have often wondered how much better I could have been had I been given access to that kind of coaching three years earlier.

The Quintessential Business Influencer

In 1976, after completing my freshman year of college, I decided to put my college experience on hold for two years and accepted an invitation to serve as a missionary in Spain.

After serving for several months, I stumbled upon a book written by Stephen R. Covey entitled *Spiritual Roots of Human Relations*. As I began reading the book, I experienced a paradigm shift. This book had a non-secular, ethereal approach, and it opened my mind to a new perspective. I learned that before

you can develop healthy and meaningful relationships, you must first start with a self-evaluation to gain an understanding of who you are and what motivates you. I was 20 years old, and relationships up to this point consisted of family, childhood friends, coaches, and girlfriends. This book taught me that once you have a good sense of yourself, including your motivations, purpose, and potential, then you will be more capable of fostering effective communication with others. I also learned that relationships built upon authentic and genuine giving can have deeper and more meaningful roots. Giving first was the key.

After a fulfilling experience in Spain, I re-entered college life at Brigham Young University. I was entering my sophomore year and started to take electives for my business major. One of the courses was organizational behavior taught by one Stephen R. Covey, the same author who wrote the book I read while serving in Spain. This was an extraordinary class. I was lucky to get in since it was in high demand.

Later that year, I ran into a friend of mine. He told me about this great job he had the previous summer where he made \$5,000 in three months knocking door to door. I had just spent two years overseas, meeting thousands of strangers, so this did not intimidate me. I was looking for a summer job, and I didn't want to work part-time on campus for four dollars an hour, barely getting by, so I decided to sign up.

The company was called Eagle Systems, a publishing company that sold family education books. The first summer, I was assigned to southern Utah, not the most exotic territory, but then again, I wasn't there for vacation. I dug my heels in and started working. In my service mission, I was used to working long days, so I just followed a similar routine, working 12-hour days, six days per week. After the summer, I learned I had broken the sales record for a first-year rep, winning first place out of 125 reps and earning \$10,000.

After that summer, I returned to school with zero money worries. During my second summer, I was invited to be a manager. During a management training meeting, the president of our company, Steven Shallenberger, announced that we had a special presenter and then introduced Stephen R. Covey. Coincidence? I don't think so. It seemed I was destined to know this man. During his presentation, Professor Covey talked about leadership principles and habits. Years later, I learned he was going to publish these principles and habits in a book called *The 7 Habits of Highly Effective People*. The book was a huge success, becoming one of the most successful leadership development books of all time, selling 25 million copies and an international must-read for anyone in business.

After I graduated, I accepted a full-time job as sales director with Eagle Systems. My encounters with Professor Covey became a regular training

experience as he became an advisor to the company. I had the honor and privilege to build a personal relationship with him and no longer called him professor, but Stephen.

Unfortunately, Stephen died on July 16, 2012 from a head injury sustained from a bicycle accident three months prior. He was 79 years old.

Though Stephen R. Covey is no longer with us, his brilliance and teachings will forever persist. His book continues to be a bestseller today because he taught timeless principles.

Knowing Stephen R. Covey for all those years had an immeasurable impact on my life. He became one of my greatest influencers. You know something has penetrated your core values when you want to share it with everyone you meet.

For the past 35 years, I have continued teaching Stephen R. Covey's concepts, adapting them to hundreds of different scenarios as a manager, executive in the high-tech industry, professional speaker, investor, and entrepreneur.

During the process of managing, training, consulting, speaking, and building businesses, I have developed many proven and next generation concepts of my own that relate to influence.

In fact, I recently wrote a #1 bestseller called *The Power of Strategic Influence—10 Success Factors of Highly Influential Leaders*.

My book teaches you how to identify and gain the attention of the right kind of influential people who can help you succeed. It teaches you how to make a positive impact on the world by focusing not on what you get but what you give. In 10 easy-to-follow steps, it illustrates how to access, utilize, develop, expand, and ultimately use your influence to help make the world a better place.

I hope, in your journey to success, you will allow the power of positive and strategic influence to help you improve your reputation, your personal value, and your relationships. Enjoy your journey to success!



Gary C. Laney is CEO at Success Masters LLC and #1 bestselling author of The Power of Strategic Influence—10 Success Factors of Highly Influential Leaders. Purchase Gary's book:

www.ThePowerofStrategicInfluence.com,

*Inquire about speaking or training events:
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Tweetable: Cultivate trust in your relationships. Influence is based on trust. In any relationship, the influence you are granted by your colleagues will depend upon how much they trust you and feel as though they can depend on you to do the right thing.

BRITTANY CAVANAUGH

I Can't Let that Girl Down

Turning a Setback into a Renewed Passion to Serve

Brittany Cavanaugh is a REALTOR®, real estate investor, and former leader in the Las Vegas hospitality industry. She is passionate about empowering her clients to reimagine the home buying experience through genuine professionalism and personal connection.

It Was All Going According to the “Plan”

I grew up in a charming small town in southern New Jersey, a town we proudly referred to as “the gateway to the Shore.” My world seemed as if it were packaged neatly with a bow. I had an amazing circle of family and friends, achieved high grades in school, and participated and excelled in what I thought were all the right sports and activities. It was a perfect upbringing in a perfect little town.

I viewed the world through my own set of rose-colored glasses where all the puzzle pieces just seemed to fit, but I recognized I couldn't stay in that comfort forever. Knowing I had to broaden my worldview, and with the safety of having my twin sister by my side, I made the bold choice to travel across the country to college. Not to just anywhere, but to the shimmering sands of Las Vegas.

Hospitality didn't take long to reel me in, and by the age of 21, I landed my first hotel job working at a prestigious strip resort. I was enamored by it all. My first day was filled with an overwhelming amount of information, all of which I had to relearn later due to being absolutely captivated by this new culture. Smiles, service, limousines, recognizable guests—I said quietly to myself, *This is it. This is what I want to do.*

Within the first couple of years, I was running my own shifts and training all the new department employees. The extra responsibility was thrilling, and little did I know, my next career chapter was on the horizon.

Me? You want me to help open a brand-new department? I thought to myself. *Am I ready for that?* But the position was mine, and I went for it. Within another few years, there I sat, overseeing my own department in the heart of the entertainment capital of the world. *This is my forever,* I thought proudly.

Shortly after my dream promotion, my now-husband Jarrid proposed, the Philadelphia Eagles finally won a Super Bowl, and I was on top of the world.

Everything was going according to my plan... a plan that I didn't even know I had.

A Sudden Shift

In March of 2020, unexpected to us all, I was forced to temporarily lay off my entire team of remarkable individuals without any assurances for the future. My heart broke. There was no end in sight to the hospitality shutdown due to COVID-19, and things started to unravel. Shortly after helping shut down what had been my home and pride for the previous nine years, I too, was laid off with no definite return date.

I remember the phone call vividly. I told my superior not to sugarcoat it if it happened, so as I had requested, she didn't. It was a brief conversation, just the way I wanted it. We both knew there was no sense in prolonging the inevitable. I went on with my day, trying to continue as normal. Then, I proceeded with my nightly routine, set my alarm out of habit, and went to bed.

To be candid, the severity and actuality of what was happening didn't hit me at first. *Things will go back to normal in a few weeks*, I supposed. Then suddenly, two weeks had passed, and my furlough compensation and company access had come to a screeching halt. My phone was bombarded with calls from confused, upset, and irate employees. All I could do was offer words of support, words I didn't even know how to say. The phone calls eventually dwindled, and along with them, my optimistic outlook.

In fear of looking weak, I stopped checking on the people who had once given me so much to look forward to every day. They had counted on me, and now I was in the same situation they were. I dreaded this would devalue the leader they once saw in me. In my mind, my world was ending. My pride had been diminished to less than zero, and I was crumbling. I refused to see the big picture and rise above what was happening around me. I was playing the victim in a situation that was out of my control.

Finding a Way Through or So I Thought

After a couple weeks of self-pity parties and sleeping in way too late, my husband finally asked, "Are you going to continue to feel sorry for yourself, or are you going to get out there and be great?"

But I had never known myself without my career. This feeling of failure was new to me. *Who am I? What will define me now? How can I be great?* I was at a crossroads. That sense of surety I once knew was gone. I lost sight of every victory that previously lent me the confidence to go out and conquer whatever came my way.

How can I be great now? I've failed. This ran through my mind over, and over, and over again.

I thought deeply about who I was for the first time in a very long time. I thought about my career in hospitality and what had inspired my success. Was it the fancy restaurants, marbled penthouses, extravagant shows, and feel-good promotions? I realized in that moment how far my once joyously stimulated mind had come. While sure, all the glam was impressive, it no longer inspired me the way it once did. I realized the real inspiration came from walking into the office every day and being greeted by a team of people who supported my vision, as I supported theirs.

These personal connections weren't only a part of my job, they became my "why." I pondered how I could turn this passion into something bigger... greater. Armed with the evidence that I was inspired by relationships—genuine relationships—I needed a way to translate that into work.

After a bit of soul-searching, I eagerly got my real estate license. I knew my love for the city and making connections had potential to expand beyond "the Strip" and into the lives of those who call Las Vegas home. I got to work, was fortunate to have existing contacts trust me to assist with their transactions, and slowly started to feel like myself again. Helping people reach their dream of homeownership was wildly rewarding, and I was honored to be part of their journeys. I could feel my broken parts slowly repairing themselves.

What I didn't realize was that my quick success was beginner's luck. After a few amazing months, the transactions started to come less frequently. *But why?* I thought. *This was my comeback. I was doing so well!* But there I was again, allowing quick wins to define who I was and my success.

That was the problem. My "plan" was full of small victories that convinced me the path I was pursuing was, in fact, what I wanted. Small victories convinced me I was always on the right track. I was going through the motions because I had been fortunate enough to never know what it was like when my so-called plan did not turn out in my favor. The truth was, I hadn't ever made a choice for myself. Not really, at least. I had never turned inward to reflect on what I really wanted and whether the world I was living in was actually part of a plan I had set for myself. Going through these success motions, especially in my career, was defining who I was without me even noticing.

In no way do I feel as though my previous position was unrewarding because it certainly was. The best days, the ones I would come home and tell my husband about, were the ones of others' successes. These were days when I could hire an eager young employee, when I could present promotion paperwork to a

team rock star, or when I could simply sit someone down and tell them they were doing well and that I was proud of them.

What I *should* have recognized was that I wasn't going home bragging about occupancy or what large group the hotel booked. It was purely about the people. And as crazy as it may sound and as small as our overall impact may have been at times, every single day was about how we could collectively do good work and impact change. No matter how long or short a stay was, no guest went unnoticed. We worked tirelessly to make extraordinary experiences the new normal in our industry.

The Turning Point

In desperate need of inspiration, I dusted off an old journal from when I was 14 years old and started reading. I would soon come to find that this would be the “aha” moment I was searching for. I had written:

“I’ll probably end up having a normal life, with a normal job, but I want more. I want to be something in life. I want to make a change for at least one person.”

My life had been exactly what my 14-year-old self didn't want. For hours, I read. While this girl undoubtedly didn't have all the answers, she was thinking big. Reading between the lines, I was inspired by her passion to do good. She knew getting stuck in a rut and being motivated by mundanity wouldn't fulfill her. She didn't know how, but she knew she had to go out into the world and serve a purpose. Yet my grown self, so paralyzed by the fear of failing and full of complacency, was terrified and ashamed to make a wrong turn.

I paused and thought, *I can't let that girl down.*

This newfound inspiration gave me a renewed perspective and a take on myself that I had been missing for the last decade. The long hours worked in hospitality had turned into omissions of the things I was truly passionate about. My sense of self-worth was coming from unplanned wins and how those above me viewed me. Letting them down was not an option. I had been so focused on this unrealistic idea of a career of faultlessness that I blinded myself to why I actually showed up day after day.

In the weeks following my new inspiration, I spent time journaling, reading, and praying. All this reflection made me feel grateful for this struggle—grateful something forced me to take on a new journey of self-discovery. Self-discovery, especially after misfortune, awakens our minds and opens our worldview. It led me on a new and unarguably better path than the one I was on. I finally saw what made me feel fulfilled. It wouldn't happen overnight, but I knew I was onto something. I knew I could finally learn to combine my passion and career and

turn it into something beautiful. I thought, *If I could just impact clients the way I impacted my hotel team and our guests...* and my new mission was in reach.

Reinvention

While adjusting myself and my work, I realized exactly what was missing from my business—me. It was missing authenticity. I was so quick to get back out into the world and prove myself that I had again forgotten to pack my bigger purpose along for the new ride. The idea of flawlessness had taken over my real estate transactions in a grand effort to not look weak again. I saw too many business owners ignoring the importance of genuine personal connections, and I knew I could set myself apart by being whole myself and making real connections with my clients.

It was time to reinvent myself, to become someone great, to be the woman my 14-year-old self would be proud of. In that moment of self-discovery, I knew I needed to combine not only vision, passion, and career, but also all my faults. I was shifting my mindset and knew I couldn't be afraid of failure, setbacks, or limitations. I knew I needed to think bigger, and I couldn't think differently if my own limitations were stopping me from being me. I was confident I'd have my ups and downs, and for one of the very first times, I was okay with that.

My eyes were widened with this new conviction that I had not failed, not even in the slightest bit. I had been putting personal connections first, I was just temporarily short-sighted due to the shiny distractions around me. All that time I was projecting negative thoughts on what had happened, not realizing that it was all part of my “plan.” It forced me to open my eyes and finally feel fulfilled again.

While my real estate journey may look atypical, especially in the fast-paced world of today, I can say with certainty that I've never been more confident in myself and my capabilities to help my clients. They deserve to be celebrated, to be cared for in a special way when making one of, if not the most, important purchases of their lives. And it is a privilege to join them in their journey.

I believe shifting your mindset in times of struggle to realize exactly who you are is something to be admired. Not comparing myself to others and not comparing my new journey to my climb up the corporate ladder but rather setting my own goals has certainly been something to celebrate. Spreading kindness, love, and support is my true success. While my puzzle is far from complete, I know I have one of the most important pieces to get me started.

“A flower doesn't try to compete with the flower next to it. It just blooms.”

– Zen Shin

Learn to be proud of who you are, imperfections and all. Shine light on your talents and passions, whatever they may be, and share them with the world. Invest time in what makes you, you. Be creative and messy. Life is wonderful chaos. Accept the chaos with grace.

My journey is far from over. In fact, I would say it's only just beginning.



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Tweetable: Learn to be proud of who you are, imperfections and all. Shine light on your talents and passions, whatever they may be, and share them with the world. Invest time in what makes you, you. Be creative and messy. Life is wonderful chaos. Accept the chaos with grace.

WAGNER NOLASCO

On Volunteering and Being One of the Largest Developers in Florida

Wagner Nolasco is the founder of Build 2 Rent Direct and one of the largest developers in Florida, with \$700 million of delivered inventory. In 2017, he received the Lifetime Presidential Achievement Award from President Donald Trump. As a volunteer for the US Coast Guard Auxiliary and the US Department of Homeland Security, he has over 5,000 hours of volunteer service.

Leaving Brazil to Build Our Story

I was born in Brazil in 1979. My mom became a widow at 19 years old. My father passed away in a car accident. I was two months old then. My mom actually met and then married a widower who had a son, Vitor, whose birthday is one day and two years after mine. My mom and my adopted father, who I call my father, ended up having a third child, Werner—my youngest brother. We have a very unconventional family, but an amazing one. My family is from a town called Guaçuí in inland Brazil, but we moved to Vitoria, the state capital of Espirito Santo, when I was three years old. We were middle-class. My father was a bank executive. In 1991, during a bank robbery, my father got shot five times, and he survived. Thank God.

He took about six months to recover in the hospital before he went back to active life and work. Then, in 1992, my family was targeted for kidnapping. At that time, criminals were kidnapping the families of the bank executives to force them to open the safe the next morning. So, my mom said, “I’m done. We can’t continue to live like this.” And my family came to build our story in the US in 1993.

I was 13 years old. We moved to Salt Lake City, Utah, for six months, then we went to New York City, where we lived for two years. We ended up in Florida—in Miami for 12 years—and now, central Florida.

International Luxury Import and Export at 17

My grandfather was a farmer with very little education. He owned some granite mining companies, and he was very wealthy at one point. He really built everything himself, and he taught us a lot of values—hard work, treating people decently, and the importance of your reputation. He became a very successful man financially by abiding by his basic principles in life.

As a kid, I always loved doing business—buying and selling—selling the most. I became very active in the construction business. Because of my family’s

contacts in importing and exporting and trading a lot of tile and granite, we became large suppliers of stone in south Florida. That's how I became a subcontractor at age 17. I was an entrepreneur from the beginning. I was a contractor supplying stone and tile to a lot of the different national builders and the big developers. We did huge, international, very high-end hospitality projects like the Four Seasons Great Exuma, Trump Towers, Hard Rock Hotel and Casino, and the Boca Beach Club for Blackstone.

We grew to be a very large company, but at the end of the day, we were not collecting all of our money. We never got paid on time. We had a very large capital and financial exposure, and we could go bankrupt at any minute because we were being handled and told what to do by those big companies. I found myself saying, "I wish I could have the checkbook. I would treat a lot of the subcontractors differently."

That's exactly the dream I pursued. And I did it. About 2005, when I was 26, I thought *I don't want to continue being a vendor*. 2005 was right at the top of the market. I said, *Okay, I want to start owning properties*, and I bought my first property. In 2008, we lost a lot of properties. Fortunately, I had a lot of properties that I was smart enough to pay cash for. We held onto those properties. We lost a lot of money, but we made a lot of money back and bought more.

At that time, we had the granite company which continued to be one of the main sources of cash flow. We were building a project called Streamsong for Mosaic, the publicly-traded, full-suite, US mining company. And, we were the only people working in the US as subcontractors, because everything was just stopped. With the money that we made, we bought more properties and we opened up an educational company.

At the end of 2009, I had over 40 properties. We sold everything we had in Miami, moved to central Florida near Orlando, and started acquiring a lot of flips. We bought properties from the court and wholesalers, improved them, and then sold most and held onto some. We were providing a lot of properties for investors. In the past 12 years, we have done over 400 flips. This was how I started becoming my own contractor.

However, as an investor, I found I don't like flips. You can put everything new into a 50-60 year old home, but you're still going to have a lot of problems and capital expenditures. So, about six years ago, we pivoted and started doing a lot of new construction.

Largest Developer in Central Florida

Today, I'm a developer. I buy land, develop it, then keep it or sell it at a great cap rate or cash on cash return.

We founded a company called D32 Invest. That company is still owned by my brother and one partner. That partner, Doni, was a retired goalie for Liverpool. He also played for Rome and the Brazilian national team. We started really increasing the number of flips. At the time, we were focusing on commercial, townhomes, and single family homes. Doni assisted us in putting a fund together to start bringing retired professionals and real estate investors together.

In 2015, we started the first land fund. One of the things that I heard that really triggered me is, "God is not making any more land." Land was very inexpensive at that time. For example, we purchased land at \$6,000 that is now selling for \$40,000. Today, we are able to build new construction because we purchased the land at a very good time. As a result of the land bank, today we have over 3,000 units available to be built in central Florida.

Service: Police Officer, Coast Guard, Medical Care, and Family

In 2016, I started working a little bit less because I had a very good professional team in place. I semi-retired on only real estate income. And that's when my life became very interesting.

I went to Alaska. I hold an Iron Butt record for riding my motorcycle from Key West at the tip of Florida to Prudhoe Bay, Alaska, and back. That trip is called the ultimate challenge. Motorcycle traveling was one of my biggest passions.

In 2017, I made a decision. At 18 years old, when I was living in Miami, my biggest dream was to join the FBI. But I only had a green card at that time. I wasn't yet a citizen. So in 2017, I told my wife, I think I'm going to become a police officer.

I went to the police academy when I was very close to my 40s. Once I graduated, I had the pleasure to work with the police just to give back to the community. I currently have a valid law enforcement license. This country is really amazing. I'm living proof that if you really want something, you can really go get it.

I received the Lifetime Presidential Achievement Award from President Donald Trump for the service that I performed in the United States Coast Guard Auxiliary. I have served as a volunteer for the United States Coast Guard Auxiliary since 2006. I'm also a qualified interpreter in Portuguese, Spanish, and English for the United States Department of Homeland Security. I was the national division chief for international affairs, responsible for 22 islands in the Caribbean. I signed a lot of international cooperation agreements between different countries in the US. I'm a very proud US citizen, not by birth but by naturalization. I ended up getting a US official passport for some of those trips. I never even thought that I was going to be an American one day. Combined, I have achieved over 5,000 hours of volunteer service for these organizations.

I am divorced and remarried. I actually met my wife Renata through her dad, who is a motorcycle friend of mine I've known for 10 years. We have three beautiful girls, Valentina, 11, Mariah, seven, and baby Emma, two. One of them is actually my wife's daughter, and the two oldest are mine. So, coming from a very unconventional family, we built an unconventional but successful and happy family. We live in Montverde, which is 25 minutes outside of Orlando. It's a beautiful golf community. It's pretty much the only place in Florida that has mountains.

Giving back to the community is really big to us. My wife Renata is a physician. She has her own clinic, and one day a month, we do free consultations for people in need. I'm actually a volunteer intern. Volunteering is very big to me.

Build 2 Rent Direct

I got bored of being semi-retired in 2018 and came back full-blast, just because I love what I do. And I love the people that I have a chance to work with. I'm rebuilding my company in a way that creates my legacy, which is buy-and-hold syndications and from the ground up developments. Our company name is Build 2 Rent Direct. I am operating it with all the knowledge and experience of my background in construction, building, and 20 years in the development industry. I have close to \$700 million of delivered inventory here in central Florida. In 2015, I won #1 and #2 best new golf courses in the world by *Golf Digest*. We have done very high-caliber hospitality projects, as well as residential and commercial projects. I found my passion in investing in real estate. That's really where I found myself.

We follow the national trends. I love medical; those are great tenants. Distribution attracts a lot of technology companies to support that. And I love the space program. So anything regarding technology, distribution, the medical fields, that's where we build. Those are the three drivers we choose to build near.

Today, we have nine builders building exclusively for us. Everybody that works for us gets paid on a weekly basis. We standardize our procedures and product so we can be more efficient. I just bought in-house property management. We bought NewHomesforRent.com. In central Florida, we are one of the largest developers and builders, and in the state of Florida, we are one of the largest developers focused on cash flow and rental properties. We've been very lucky to be at the right place at the right time and have an amazing team.

Follow Your Heart and Your Values

I work out every morning. That's the first thing I do. I spend a lot of time with my family. We pray together every night. I get inspired by a lot of successful people. One of my good habits is reading. I read a lot of books and stories by the people I admire. I tell everybody, follow Bezos, not bozos. Follow the people

that you admire, that are doing well, that are giving back to the community. I became successful because Jeff Bezos, Elon Musk, and Richard Branson were investing here. And if those guys are investing here, there's something good here, right? You don't have to be the smartest guy on the block. You just have to follow the smart guys.

I'm 42 years old, and I'm living the best time of my life: financially, with my family, and in my work. I want to be somebody good who is doing well. I'm looking to work with the right people. I don't want to be everything to everybody. I just want to be surrounded by good people and hope I can share a positive message.

I really want to teach and mentor people, especially young people, to start as soon as possible so they don't get stuck without any cash flow or assets when they are old.

I am so humbled and grateful. Twenty years ago, I was where so many people are, working paycheck to paycheck. Taking the first step is the biggest one. Trust in yourself, educate yourself, and surround yourself with good people. Mold yourself to the five closest people you hang around with and choose your friends wisely. Be a family guy, respect God, respect yourself, respect your family. Don't lose the values you are given, because they are what's going to bring you all the way to the end. Money is only a temporary desire. Once you make it, then you see that there's a lot more important things in life. If you follow your heart, you're usually going to do pretty well.



Connect with Wagner Nolasco who has 20 years of experience in leadership in the hospitality and commercial construction/development industry, supplying the world's best construction solutions and products.

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Tweetable: Be a family guy, respect God, respect yourself, respect your family. Don't lose the values you are given, because they are what's going to bring you all the way to the end.

KEVIN EASTMAN

Failure to Elite

From Worst to First with the 2008 NBA World Champion Boston Celtics

Kevin Eastman, professional speaker and author, spent 13 years in the NBA as an assistant coach with the World Champion Boston Celtics and an assistant coach and vice president of basketball operations for the Los Angeles Clippers. He spent 22 years as a college coach, including 11 as a head coach. Kevin was inducted into the hall of fame at his high school, university, and his home state of New Jersey. His book Why the Best Are the Best is a bestseller and is used by many sports and corporate teams around the country.

The History of Winning...and the Pressure that Goes With It

Let me first start with a confession. I led you on with the title of this chapter to pique your interest. The fact is we were not the *worst* team in the NBA in the 2007 season. We finished that year in 29th place out of the 30 NBA teams, so I guess you could say we were the second worst team in professional basketball that year.

I was fortunate to be on the coaching staff of the Boston Celtics from 2004 to 2013. I say fortunate because, among other things, the Boston Celtics are one of the most iconic organizations in all of sports. Before our staff arrived in 2004, the Celtics had won 16 NBA World Championship titles (at the time, we were tied with the Los Angeles Lakers for the most titles won by a franchise) and had one of the best coaches the game had ever seen, Red Auerbach. The Boston Celtics were synonymous with winning and winning often, as Red had **nine** NBA championship titles during his tenure, the second most NBA titles of any coach in NBA history.

Now it was the 2006-07 season, and we were at the very bottom of the league—a place the Boston Celtics simply do not occupy. This is where the story began, and this is where the lessons of perseverance were learned.

It Started at the Start

Just like every NBA team and every organization, each new year brings with it an enthusiasm that “this is going to be our year.” We were no different. But we may have had a hint of what was to come when, on October 28, 2006 (right before the 2006-07 season was to begin), the man everyone associated with the Boston Celtics, the man who had nine NBA titles to his name, and the man

who many called the ultimate Boston Celtic, passed away. The iconic Red Auerbach left us.

The year started with six losses in our first seven games. This was followed by an injury to our best player, which is never a recipe for success in any industry, especially professional sports. But what I quickly learned in the super-competitive world of the NBA is that nobody cares if you have problems. The goal is to win...period. The other teams didn't care, and we didn't win!

We went on to have a less-than-stellar record of 24-58 that season. At one point during the season, we lost 18 games in a row—a very bad year by any measure.

The Dreaded Walk

Our home arena was the Boston Garden. It was not the Boston Garden that stood through the championship years, as that was torn down in 1998 to make way for the new Garden. In the new Garden, there was a long hallway of cinder block walls painted in the Celtics' colors, shamrock green and white, that took us from the playing floor to our locker room. The walk to the locker room is a long one, even after a win. But after a loss, it seemed even longer. And in the midst of an 18-game losing streak, it seemed like an eternity to get from the floor to the locker room. And that's not the worst of it; Celtics executives and media lined the path. Clearly, this was not the place you wanted to be while on a losing streak like that. You would rather be invisible on those nights. But as a leader, of course, you can't avoid that exposure.

But That's Where the Lessons Were Learned

The walk I most remember was in the middle of the 18-game losing streak—another loss in front of our home crowd. In this game, our players just didn't seem to have any energy in them. As coaches, we knew that when you're playing nine exhibition games and 82 regular season games each year, this can happen. Fatigue does set in, and sometimes it seems like you're trying to run in quicksand. Nothing worked that night, and our effort did not live up to what Boston fans had come to know and expect of a Boston Celtics team. The result: we left the floor to a chorus of boos from our own fans. And they were not whispered boos. Believe me, we all heard them!

The team was well on its way to the locker room and far ahead of our staff as we walked the long hallway. I was side by side with Doc Rivers, our head coach. Doc is a future hall of fame coach and is very well respected by his peers. I could see he was down, and I was trying to come up with something—anything—to say to get him thinking positively since we would soon be in front of our team, addressing them in the locker room.

But before I could provide my motivational moment, Doc turned to me with slumped shoulders and body language that read “defeated” and said, “I don’t know what else I can do.” My first thought was that we could figure that out later that night, but for that moment, we had to get our mindset right so we could properly address our team. They heard the boos. They felt the fans coming down on us that night.

So our job was to correct what needed to be corrected yet still convey a message that we believed in them and that we were going to work our way out of this. Doc quickly recovered—as he always does—and did just that. But I could tell. His hallway comment still lingered in his mind.

What Happens, Happens – The Response Is the Difference Maker

Doc went home that night and, as always, put a great deal of thought into who we truly were as a team from a talent perspective, what he felt we could get out of our team, what we needed to do to get that out of them, and what he was or was not doing that kept us from becoming our best. In other words, he had a personal “truth sit-down.” And that session alone that night gave him his messaging for the next day.

Next Day’s Lesson

The next day, Doc came in, and we had our staff meeting where he laid out his adjusted plan for how we could get the most out of this team. We knew we were not where the top teams were from a talent standpoint, so he came to the realization that we had to adjust our mindset. We were going to play against our standards and our potential each night out. The results were important, but just as important was playing to the standards we set for ourselves and the work we put in. Even if our talent didn’t match many of the other teams, we had to keep working to our potential.

Before practice started, we had our usual film session that showed the mistakes as well as what we did well in the last game. Then Doc laid out his plan. He talked about how improvement is often a marathon and how we have to hang in there when things don’t go as planned. We had to persevere.

As he talked, you could see the passion and commitment in his eyes and his body language, and you could hear it in his voice. It became a class in perseverance as he laid out how and what we needed to do to break through.

Lesson 1 on Perseverance:

You have to believe you can work your way through the challenge.

For leaders and coaches to get true buy-in from their teams, the team must believe that the leader truly believes in what he’s saying. Doc exuded that in

this meeting. Once the players knew he believed, then it was easier for them to believe.

Lesson 2 on Perseverance:

It's easier (though not easy) to work your way through things when those above you believe in you.

If you don't *believe* you can break through, you're probably right—you can't and won't. But when your leader believes in you, that often provides that needed motivation to be all-in and attack any of the challenges you have in front of you.

Lesson 3 on Perseverance:

It's easier (though not easy) to work your way through things when you have others fighting and working right there with you to help you get through it.

Bouncing back from failure is hard, especially if you have to do it alone. When you can see others working to bounce back and not letting anything get them down, that rubs off. Not seeing immediate success is hard. Failing is hard. Losing is hard. And getting through these things alone is extremely hard to do. You need the help of others. That is one of the most impactful characteristics of true teams; they are there, ready to help and do their part when things are tough.

Lesson 4 on Perseverance:

Perseverance is a combination of mindset and work.

Understand that perseverance is a test. It will be hard. It will take time. It will have setbacks. It wants to see if you really want to bounce back, if you really want to improve. And that leads us to...

Lesson 5 on Perseverance:

Perseverance is the commitment to "every."

To bounce back from defeat and failure, we must create a plan and then commit to that plan of improvement or change. And commitment means doing it "every" day. Commitment is not a "when you feel like it" proposition. Commitment is every rep you need, every proper technique that is required, and every day you need to do it. Or as we like to say:

Perseverance is being all-in every day!

There were many other lessons learned that year, but what made the difference for us is that we took these lessons seriously, we took them to heart, and we worked extremely hard to work our way through the situation we were in. How

important were these lessons? So important that they became part of the plan that helped propel us to the NBA World Championship the very next year.

We really did go from second worst to first, all because we sought to understand the power of **perseverance** and what perseverance demanded of us to make it work for us.



*Kevin Eastman is a professional speaker, author, and NBA World Champion coach. His bestselling book **Why the Best Are the Best: 25 Powerful Words That Impact, Inspire, and Define Champions** can be found at www.kevineastman.net. To inquire about speaking engagements, email wendy@kevineastman.net. Follow Kevin on Twitter @kevineastman.*



Tweetable: We had to adjust our mindset. We were going to play against our potential. The results were important, but just as important was playing to the standards we set for ourselves and the work we put in.

RODERICK CAPELO, MD

Surgeon, Investor, Connector, Passion for Growth

Roderick Capelo, MD is a pediatric orthopedic surgeon and president and founder of Pediatric Sports & Spine Associates. He is also a successful real estate investor passionate about helping his friends and medical colleagues build wealth through investing in real estate.

Ready for My Life to Change

“Hey Roderick, would you like to go to a meeting at the home of Jim Rohn’s friend and long-time business partner?” My answer would change the trajectory of my life as a businessman, friend, husband, and father forever.

Less than a year earlier, I had no idea who Jim Rohn was. So much has changed since then.

Blindsided and Powerless

I sat at a table with my medical business partner and several hospital executives. I could not believe what I was hearing. “We have decided to award the call coverage contract to another group, and we will no longer need your services,” the hospital CEO explained.

“This is terrible! How can this be happening?!” I felt shock, then bewilderment, then anger. How could the hospital have been negotiating and working with us for the past several years only to blindside us with their decision? It didn’t seem fair. I felt powerless. I blamed the hospital executives, my business partner, and anyone else I could think of. I was shocked someone could work so hard for so long to excel in the field of medicine only to quite easily have their financial future affected by others.

No one else in that room knew how awful the timing of this decision was. My family and I were less than a month away from closing on our nearly \$1 million dream home more than a year in the making. Very soon, my mortgage was about to double and my income was about to decrease by more than 50%, all because of decisions completely beyond my control.

My thoughts and emotions raced. *Can we really afford this new house? How can I secure my family’s financial future? How could I leave that future so vulnerable to the decisions of others? What did I do to deserve this?*

Little did I know, that meeting would have a profound effect on my life... for the better.

Finding Personal Development

As I began seeing patients the next morning, one of my best friends called and asked, “Do you look at ways of making money outside your regular job?” He explained residual income, being in control of my own future, and getting paid on the merits of my own work, all of which seemed like great ideas considering my situation.

I said, “I’m in,” having no idea what I was getting myself into.

Like most great network marketing companies, I was very quickly introduced to the concept of personal development. My mentor in this business asked, “Do you read?”

“Of course, I read, I am an orthopedic surgeon. Plus, I have had a *Sports Illustrated* subscription for years,” I replied.

“That’s not what I mean,” he explained. “Do you read to make yourself better?”

I had no idea what he was talking about. He went on to explain that if I was already the person I needed to be in order to accomplish my dreams, I would have already accomplished them. Ouch! Before I could say much more, he put a copy of the book *Three Feet From Gold* in my hand.

I was amazed by how the concepts in that book struck me. I had read tens of thousands of pages of medical books, but never books that talked about never giving up, working hard, leading people, and investing in yourself. This new perspective was like pouring water in the desert.

Next, I was introduced to the works of John Maxwell, Bob Burg, Andy Andrews, Darren Hardy, Napoleon Hill, Les Brown, and many others. One of the most impactful things I was introduced to was a one-hour audiobook called *Building Your Network Marketing Business* by a man with a peculiar and distinct voice named Jim Rohn. I had never heard of Jim Rohn, but I listened to him for so long that I could quote many of his ideas verbatim. Little did I know, Jim Rohn, his teachings, and his long-time friend were about to change my life forever.

Kyle Wilson’s Inner Circle Mastermind

So back to that question: “Would you like to go to a meeting at the home of Jim Rohn’s long-time friend and business partner Kyle Wilson?” The prospect of meeting someone who knew my new favorite author so well was intriguing. That was a pivot, the exact moment my life would begin to change... forever.

As we went around the room introducing ourselves, there were company-leading network marketers, attorneys, doctors, industry-leading salespeople, business coaches, and real estate investors. It seemed everyone was a business owner, had a speaking business, coaching program, or podcast.

When it was time for me to introduce myself, I was very honest. I said, “I am a pediatric orthopedic surgeon, and I am completely fed up with medicine. I would like to quit medicine and become a full-time network marketing professional.” Looking back, I was so conflicted and disenfranchised that I wanted to do almost anything else besides medicine as a career. I felt stressed out, unable to control my future, and just generally unhappy.

After the meeting, several of the attendees came up to introduce themselves. I distinctly remember Colonel Tim Cole, 31-year Colonel in the United States Marine Corps. He gave me a warm handshake and said very matter of factly, “I understand you are not happy with your life right now, but what you are saying doesn’t really make any sense.” Although his warm smile made him instantly likeable, I found myself upset by his comment. I was almost offended.

He has no idea what my life is like, I thought. Who does this guy think he is? And why does it sound so unbelievable to quit my private practice and do something else with my life? He and several others seemed to intuitively understand something about me that I could not at the time. But that was about to change.

Because this group was so friendly and it was a very positive atmosphere, I decided to join Kyle Wilson’s mastermind. As I spent more time with this group of leaders, I learned how their worlds were full of abundance, positivity, and opportunities to help people. They were so positive and supportive with everyone, including me. Slowly, I began to see how much negativity and scarcity permeated the version of me that walked into Kyle Wilson’s house that critical evening.

Applying My New Mindset to Real Challenges

As I continued my personal improvement, I slowly began to see the world in a different light. I began to emulate my new friends from the mastermind group. One of these new friends in particular always seemed to be so encouraging and positive. She always seemed to look at the bright side and saw the opportunity in every obstacle. Over time, I found myself thinking, “What would Tammy Mitchell do in this situation?” I, too, began to see that every obstacle had an opportunity for growth and learning. I became aware of the fact that there were things I could control and things I could not. In fact, I started to become comfortable with the fact that I should really focus on the things I could

control. It became amazing to me how upset I would get in the past regarding things that I really couldn't control. That is a ton of wasted energy!

One day, I met a new challenge. The electricity went out at my medical office for two hours due to a construction crew damaging some power lines. We had no lights and no X-ray capabilities. With no internet, we had no capacity to use our electronic medical records system (EMR). I felt my blood pressure rise, but what happened next was nothing short of amazing.

In that moment of panic, I realized these were circumstances completely beyond my control. Instantly, I felt a calm confidence. Solutions began popping in my head. Patients that needed X-rays would be rescheduled. We could use the hotspot on my phone to connect our laptops to our internet-based EMR and the scheduling software. As the leader of the business, I went to each patient room and apologized. The vast majority of patients were very supportive, and some even offered to reschedule their appointment. My team was calm and competent, and I heard almost no complaining. In this moment, I understood the power and beauty of my new mindset. Even real and significant obstacles did not seem as insurmountable as they once did.

I began to realize that most of my challenges centered around the attitude of the guy in the mirror. When my mentality and attitude revolved around positivity, growth, and giving, my day seemed to go well and was fulfilling. On the days I was mostly self-absorbed and impatient, I seemed to have more challenges and frustrations. I came to realize that there really wasn't any difference in the things that happened. The difference was my perception and reaction—whether I saw through the lens of abundance or scarcity, giving or selfishness, grace or blame. The difference between my good days and challenging days was completely within me.

I became more aware of the mindset of those around me. I realized a mentality of growth, giving, and abundance was unfortunately not the norm in society. Over time, being around negative and selfish people was like nails on a chalkboard. I gravitated towards people who saw the world in a positive light. They were just much more fun to be around!

I changed the way I thought about my medical practice. I realized I had an incredible opportunity to use my practice to give to the community around me. Perhaps more importantly, I felt I had a responsibility to utilize my medical practice as a place where my team could feel free to grow, make mistakes, and be empowered and encouraged.

Eventually, I recognized several solutions to some of my biggest challenges, especially financially. I no longer wanted to rely on income from the medical industry, including investing in surgery and imaging centers, because there

was so much out of my control in the medical industry. Through our mastermind group, I met several people I respected a great deal who were having massive success in real estate investing.

I began attending educational seminars. Specifically, Mark Kenney, Robert Helms, and Russell Gray provided mentorship and coaching to help me increase my real estate knowledge. Within their spheres of influence were many successful real estate investors as well as people of high integrity. The integrity piece is very important, as that was not something I routinely saw in the way the medical industry did business. A much higher premium was placed on honesty than success among my new group of friends and real estate investors. In fact, I realized that those two things were inexorably linked. The more honesty and integrity you have, the more successful you will likely become.

Real Estate Became the Financial Solution

Eventually, I educated myself enough to begin investing passively in multifamily real estate syndications. I was very pleased with how the first investment went. Before long, I felt very comfortable picking a partnership group as well as a particular property based on my investment philosophy and criteria. It became clear that investing in real estate could help me achieve my goal of financial freedom much quicker than the stock market or investing in medical businesses.

Gradually, I began to feel a great deal of peace and contentment in my life. I now had control over my future, a game plan for financial freedom, an outlook of growth, prosperity, and abundance, and a tribe to reinforce all of this. I am blessed to be living out what Jim Rohn encouraged us to do: “Learn to be happy with all you have while you pursue all that you want.” This was truly my new outlook on life, and life felt amazing!

I knew from experience that my medical colleagues were often the target of unscrupulous fund managers, financial professionals, and other people who wanted us to invest with them. Physicians are so notorious for being poor handlers of our own money that a well-known joke is that the time to get out of an investment is when the doctors get in it.

Because of the coaching of my mentors, I found the opposite to be the case. The investments and partners I chose proved to deliver much more than the pro forma estimated. More importantly, I was investing with a group with exceptionally high integrity, honesty, and capability, many of whom I now called friends. As I had gained more expertise and had more success with real estate investing, I realized that I was in a very unique position. I fully understood multifamily real estate investment and had a substantial deal flow

with my friends and fellow investors. I understood the difficulty that my fellow physicians had in choosing appropriate investments and picking the right investment partners. It struck me that I was in a unique position to connect these dots. But more than that, I felt it was my DUTY to connect these dots.

I created Fortis Equity Group specifically for the purpose of bringing sound investments to my friends, family, and colleagues so they could also achieve the level of financial success I was having and achieve true financial freedom through safe, tax-advantaged, real asset investments. It became clear that this was another way I could serve my community.

Living Mission and Purpose

Now, my mission and purpose were very clear. I was serving my community daily through pediatric orthopedic practice, serving my team by attempting to be a servant leader every day, and serving my physician and friend network by connecting them with predictable, real asset investing to achieve true financial freedom through passive income.

I began feeling very fulfilled on a daily basis. It was now quite easy to see positivity, abundance, and opportunities to serve all around me. When challenges occurred, which they always do, they seemed like speed bumps to step over, not insurmountable obstacles. I felt very blessed.

The right thing is very easy to do, but it's also very easy not to do. Living intentionally is critical. Otherwise, you have no control over where life will take you. I choose to see hope, optimism, and responsibility.

Jim Rohn said, "The same wind blows on us all. The winds of disaster, opportunity, and change. Therefore, it is not the blowing of the wind, but the setting of the sails that will determine our direction in life." Jim absolutely nailed it with that quote. What really happened over the last few years is that I adjusted my sails to change my direction in life. I chose to stay positive in the face of adversity. I made a conscious attempt to focus primarily on things that were within my control. That may seem obvious to some, but for a type A, ego-driven surgeon who tried to control nearly every situation, that was a huge step in the right direction.

The Two Kinds of Education

Jim Rohn also said, "Formal education will make you a living, self-education will make you a fortune." At first, it was very difficult for me to grasp this concept. After all, my formal education led to me being a pediatric orthopedic surgeon, by most opinions, a very high-paying career. This path also led me to the "golden handcuffs." Most physicians spend money just as quickly as we make it, if not before we make it. How many physicians do you know with a

very big house and two fancy cars in the driveway? Banks are very quick to provide loans, which allow physicians to quickly become overleveraged. That is exactly what happened to me.

We were building our dream home with only 10% down when the hospital CEO made the decision that put all of this in motion. This is not uncommon for physicians at all. I suspect most of us cannot stop working for six months and continue our current lifestyle.

My self-education led to me joining Kyle Wilson's mastermind group, which led to me educating myself on multifamily real estate investing. Through coaching and mentorship, I became a seasoned and successful real estate investor. In the last three years, my partners and I have bought and sold over 2200 units in four states. Self-education taught me the importance of minimizing my consumer debt and how to use debt to acquire cash-producing assets. I had no idea about any of this when I graduated medical school or residency. I had no idea how to read a profit and loss statement or balance sheet. My medical education has indeed led to a very comfortable living. Self-education has put me on the path to true financial freedom for myself and for many others that I have helped create passive income through real estate investing.

Perhaps the most important concept I have learned through self-education is the key to life. Yes, I know the key to my life! That key is giving. I came from always looking out for myself but now know the key to happiness is to give over and over without the expectation of anything in return. Somehow, the universe conspires to provide me all that I want, honestly, more than I need.



Connect with pediatric orthopedic surgeon and real estate investor Roderick Capelo, MD at roderick@fortisequitygroup.com. To learn more about how to invest with Dr. Capelo, go to www.fortisequitygroup.com and click "Schedule a call."



Tweetable: Living intentionally is critical. Otherwise you have no control over where life will take you. I choose to see hope, optimism, and responsibility to serve my community.

MONICA DUBAY

Instruments of Healing

Monica Dubay is the author of Heal Your Mind Heal Your Life, her bestselling book, and the founder of her Mindset Mastery Method, which combines energy work with spiritual principles. Since 1989, she has helped people heal from challenging life situations, find their calling, and create powerful purpose-driven lives.

Stuck on the Wrong Path

“This pain in my heart is unrelenting,” I thought as I kept staring at the clock. The hours between 9-5 were so slow as I sat in heels and skirts, writing instructions for software programs, in a cubicle of a major insurance company office in Midtown Manhattan. I never thought I’d find myself here.

I grew up in a small town north of Bangor, Maine, called Old Town. I’m the seventh of nine children. My dream began when I took up the clarinet at ten years old and found I had talent. By middle school, I was performing with a jazz combo all over the state. I went on to win the top clarinet spot in all-state in my senior year. I majored in music in college. I spent my senior year in Salzburg, Austria, at the Mozarteum, a music school for budding musicians, then applied for graduate school and was accepted at Brooklyn College in New York.

I had only one phone number when I moved to New York. It was my future husband’s, given to me by a college friend. I called, and we met up for dinner. Soon we began dating.

One night after school, I was walking home along a quiet, deserted, tree-lined street in Brooklyn, and someone chased me, knocked me down, and stole my bag. I panicked and promptly moved in with my boyfriend in his Midtown Manhattan studio apartment.

I had moved to New York to study with a clarinet teacher who was famous for teaching some of the most accomplished clarinetists in the country. His office was above the Pussycat Theater in those days when Times Square was riddled with homeless people, and well, let’s just say it wasn’t small town USA.

Two years later, I graduated with a master’s in performance. I had hoped to find a job in an orchestra or chamber music ensemble. I had reached the finals for first clarinet in a minor symphony only to learn they already knew who would get the job. Worse, I found out you often had to sleep with the conductor to be considered. Some of my friends had even shared that they had agreed to it.

I knew then that I had to choose a different road. My dream of being a musician died, and with it, a huge part of my soul.

I chose the burgeoning tech field after researching my skills other than music and started my career. For a while, it was interesting. I worked in insurance companies and in banks on Wall Street and learned about the world of business and finance.

My boyfriend was a young pop-music producer and arranger with his own recording studio who worked late hours into the night. I spent evenings in our tiny studio apartment, making dinner and watching the news by myself. Slowly, while working in my day job and coming home night after night, my thoughts became all about how I didn't fit in. I couldn't face the next day and wondered how to keep up appearances. I was terrified of being found out... *I'm a fraud*. These thoughts began to interrupt my sleep.

Who am I? And why am I so afraid?

These two questions kept going around in my head on loudspeaker. I didn't have an answer.

I went to a doctor who prescribed anti-depressants. I tried them. I felt numb and couldn't think straight, so I stopped taking them. I didn't want to not feel my feelings. I needed the answer to my questions.

I began seeing a psychologist and asked her, "Where does all this fear come from?"

Her answer: "Oh, a day without fear, wouldn't that be nice?" I was shocked. *Didn't you get a degree in this?* I wanted to ask her. She seemed as confused as I was about the nature of the mind, and her only solutions were talking, group therapy, or hypnosis—none of which really helped me.

Then I thought, "What if we start a family? Maybe that would solve it." But after a year of trying, I got pregnant, only to have two consecutive miscarriages at eight weeks each time.

In desperation, I got on my knees. "Please help!"

The Healing

I found a little book called *You Can Heal Your Life* by Louise Hay in a local health food store. I bought it, began to read, and something happened. In this now-famous book, she mapped out the beliefs and thoughts that cause physical illness. I learned that my depression was a result of my suppressed anger and hopelessness, which were based in thought. I started working to undo them and train my mind to think differently.

I bought Hay's healing audio tapes and listened to them every morning and evening. I became grateful for my bed, my refrigerator, the people I would meet that day. I started to appreciate myself and others. Gradually, I began to feel differently and began sleeping much better. For the first time in months, maybe years, I had real hope.

I got very curious about how to go deeper. Her book recommended *A Course in Miracles*. I found a class at the New York Open Center for beginners of *A Course in Miracles* and signed up.

I was astounded by the ideas presented in the Text, the first book of *A Course in Miracles*. And I diligently read the lessons of the Workbook "365 Lessons" and implemented these new ideas into my daily life.

Here's what I discovered: Fear is a result of erroneous thinking. It comes from not knowing who you are and when what you want conflicts with what you do. That made total sense to me, and I found that this systematic approach to training my mind worked for me.

The Course told me there is no sin, there are only mistakes, and they can be corrected. That alleviated my Catholic guilt instantly. Just from reading the book and following the instructions in the lessons, I got happy. Within a few months, I felt my anger, hopelessness, and despair disappear with each lesson that I read.

Then something very surprising happened.

An inner Voice spoke to me directly, loud and clear. It told me things about my life. "You're going to quit this corporate job and work for Marianne Williamson."

It was the height of the AIDS crisis. Marianne had created The Manhattan Center for Living as a way to support people with life-threatening illnesses. I began to volunteer there and visit people in the hospital. I ran into her in the bathroom one day and told her about the Voice. She said, "Get used to it. That's how this works!"

I got the job as the director of volunteers. When the CEO and I connected, we both felt that we were brought there at the same time by divine guidance. I felt she trusted me, and I was hired. The job was completely different from sitting in a cubicle all alone. Many people were coming to the center for support, guidance, and holistic meals, and I completely enjoyed training and connecting with people.

Just a few months into this new position, I got pregnant.

The coming birth of my son gave me such hope, knowing that I would be a mother after all. We moved shortly after his birth to an apartment in Park Slope, Brooklyn, and I quit working to be with him full-time. But my spiritual awakening was just beginning.

The Calling

The Voice spoke to me when I was pregnant with my second son, “It’s time for you to start teaching *A Course in Miracles*.”

I didn’t get it. *Why me?*

The thought of public speaking terrified me. But I couldn’t argue with the Voice!

I found a little new age bookstore in my neighborhood, and they agreed to let me use it after hours. So, I put up a sign, and sure enough, people came! Each class, I read *The Course* and answered questions and guided the group in a meditation. The people in the class seemed to truly benefit, so I began to acknowledge that, in spite of my fear, *The Course* really works.

When 40 people showed up, we moved to a church basement in Brooklyn Heights. I knew something was really happening. But I simply didn’t understand why I was chosen to teach and struggled with feeling worthy of this important assignment.

The Course states, a teacher of God is anyone who is willing to be one. No credentials are required, just the willingness to see someone else’s pain as our own. I knew that was true, having always been sensitive and empathic all my life.

Today, I am convinced that the basis of our fear comes from erroneous thinking. It is always a story of separation, abandonment, and a resulting loss of power. This loss can take many forms. And yet, no matter how horrific the story, it can be healed.

A miracle is a shift in perception from fear to love. The first principle is “There is no order of difficulty in miracles. One is not harder or bigger than another. They are all the same. All expressions of love are maximal.”

Peace comes when you surrender to your inner Voice and listen. Love is our nature when we choose to accept our wholeness in spite of our past.

Lessons in Healing

Those days of working in a cubicle taught me that when you hit a bottom, it’s not a mistake. We are not meant to stay small, suffer, or give up on our dreams. We need to ask for more and stay open to receive and live into the miraculous

nature of life—especially now when the crises we are living through seem to keep getting more urgent.

I learned that giving myself in service to awakening and transforming lives is my calling. For me, it is the way to happiness, to share my knowledge and understanding and my spiritual gifts with the world. We all have them, we just may not be aware of them yet.

The spiritual path has guided me through a few marriages and divorces, so I know it isn't all rainbows and sunshine. I went through a painful custody battle when my kids were only 8 and 10, which taught me my greatest lessons. Being separated from my children for months at a time was extremely difficult, yet the love we share has never diminished. Today, my kids are grown and doing very well in their creative careers.

I now live a very fulfilling life teaching, healing, and sharing the message of *A Course in Miracles*. I love what I do, and I'm eternally grateful for the freedom I experience and am privileged to support people in finding their path.

I never take for granted the Voice that spoke to me that day. I've learned to trust it, and I live in constant communication with it now. It's my higher Self, my guide, and she has never ceased to direct me to the solution, no matter the circumstances.

I show people how to overcome their stories and self-judgment and become more powerful by embracing the challenges we face. We cannot hide and run from our past. It is there to teach us important lessons no matter how difficult it may have been. It's more than possible to find the peace that resides deep within. It's readily available at any moment when you choose it and meet its conditions, which means let go of what doesn't serve you. Fear, attack, anger are stages along the way. It's important to embrace our emotions but not let them rule our lives.

There is a way out. It's just very different from what you may expect. As we train our minds to think differently, learn to let go, and forgive these difficult challenges, with pandemics, global water shortages, natural disasters, and personal tests, we often don't see the progress we are making on the spiritual plane. We can't see it from our limited perspective.

It's our function to be happy, even in the midst of seeming chaos, and it's not easy. But, as we evolve out of fear and attack, we release centuries of trapped energy in our physical, mental, emotional, and spiritual bodies and are made whole again.

By accepting and embracing our innate capacity to heal, each of us creates infinite possibilities for all of us. “When I am healed, I am not healed alone” (Lesson 137). This lesson states, “And as you let yourself be healed, you see all those around you, or who cross your mind, or whom you touch, or those who seem to have no contact with you healed along with you.”

Imagine what is possible if we train our minds to stand in our power to forgive our attack thoughts and align our will with the Higher Power. My mission statement is to crush fear, shamelessly love ourselves, and change the world. I’m committed to transforming one million lives. It’s just a matter of time. Will you join us?



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*Visit <https://linktr.ee/MonicaDubay/> for current offerings. Her Amazon #1 Bestselling book *Heal Your Mind Heal Your Life: A Mindset Mastery Roadmap to Release Fear, Awaken to Your Highest Self, and Create a Powerful Life* is available at [Amazon.com](https://www.amazon.com).*



Tweetable: My mission statement is to crush fear, shamelessly love ourselves, and change the world. I'm committed to transforming 1M lives. Will you join us?

BASKAL KORKIS

Don't Be Good, Be Great

Optimizing Full-Service Real Estate

Baskal Korkis offers complete financial and real estate services to high net worth investors, including advising, tax strategy, bookkeeping, mortgage, insurance, and investing. Born in Syria, Baskal now lives with his family of five in Tampa, Florida. He runs his companies full-time, invests, and manages an educational Instagram with 200k+ followers.

Trading Pokémon Cards Led Me to Real Estate

I was born in Syria. My father left for America basically the day I was born to build a foundation for us. He was a tank mechanic in the military, and he came to the US to continue work as a mechanic. He worked for about three years before my mom, myself, and my older sister could come. My mom was a midwife in Syria. She would drive a Jeep into the desert and deliver babies by herself, which is, to me, awe-inspiring. She gave all that up, came to New Jersey, and raised us.

We lived in a rough neighborhood, and nearly every year of elementary school from age 8 to 11, I got into a fight and got kicked out of school. Then, when I was 11, my dad had an engine fall on him when he was working at Sears, and he got hurt pretty badly. The cold weather wasn't good for him, so we moved to Florida. This change gave me an opportunity to change the way I saw things. I could work to develop myself to be something more than a kid that was failing and got held back in fourth grade. I applied myself and saw that I was really good at math. The more I worked, the more I grew.

Since age 8 in New Jersey, I also worked. For my job, I swept hair. I would take the money and buy video games, and then I would trade them to make more money. I started investing in the stock market. I was trading Walmart stock, and I did okay, but it wasn't much. At 14 years old, I was collecting and trading Pokémon cards. I was making a lot of money buying and selling cards but hated selling cards. I liked collecting.

Invested in 23 Units by Age 23

Then, I found out I didn't have to keep trading. I could buy something, and someone would pay me to borrow it. I didn't have to keep selling cards, video games, and stock—buying and trading to get paid.

My uncle came over to my house. He was talking about how he bought a piece of real estate and a condo. And I thought, *Wait, the government doesn't own all these buildings? My uncle is not some rich person. That means a regular person can do this.*

Then he was going into the numbers. I am pretty good with numbers. I saw that someone else fronts 80% of the money and you only have to put up 20% while you keep 100% of profit in rent and the appreciation. At that time, I think my uncle had four rentals. I wondered, *Why don't people have a hundred? Why would you stop? Get as many as possible!* The idea was infatuating.

From 14 to 19, I spent all my time learning this game: finance, accounting, credit, rentals, and construction. I learned every part. I went and got different mentors. I found a credit cleaning mentor that knew how to build credit—my friend's mom turned out to be one of the best in the country. I wanted to understand accounting; when I started working at a bank at age 18, I learned that you're approved for your loan based on your tax returns. I found a guy at church who was a CPA, and I learned accounting from him. Then at the bank, one of the guys was a top-producing mortgage broker who taught me all he knew about mortgages. This is how I have every single one of the companies I have today.

By the time I was 19, I was able to buy my first duplex. Then, with everything that I learned, I had 23 units by the time I was 23. I did all of that with \$30,000 I saved. In the 15+ years since, I have rolled that \$30,000 into about \$13 million worth of commercial and multifamily real estate in addition to building full-service companies for accounting, insurance, mortgages, construction, advising, and anything else a high net worth investor might need.

Lost in the System and Hungry

When my dad came to the US, he became a citizen. My mom, my sister, and I were supposed to get our green cards when we arrived. I remember the man helping us at the immigration office clearly saying, "Okay, we're submitting it now. You're going to get your green card when it comes in." Well, it never came in.

So, I was going to high school, and I couldn't get a driver's license because I had expired documents I could not renew. We also couldn't go back to Syria. So, I was in limbo.

At that time, I decided to drive anyway, without a license. Eventually, I got pulled over. In court, I found the information to apply for a US work permit.

I ended up getting a work permit at 18, and I finally was able to get a license and get a formal job. That's when I started working for a bank, where I learned

the foundation of a great portion of what I teach today. I worked hard because I knew my opportunities were very limited, given my situation. I was like a starving person trying to learn everything.

Within 15 months, I was the youngest person that had a desk doing mortgages and went from part-time to full-time to senior supervisor to teller manager to personal banker. Within 15 months, I was a full-time personal banker doing loans at 20 years old. I was just hungry. I wanted to shine.

I have been very blessed. My sister had a 4.4 GPA in high school. She couldn't go to college because of her documentation. Somehow, I found out about this opportunity and was able to go to college early through a program called early admission. My sister couldn't apply as a regular college student, but because I applied through the high school, that paperwork wasn't required.

I didn't get my green card until I was 25. I came to America when I was three. So for 22 years, my paperwork was lost in the system.

Starting an Accounting Firm

When I was 23, I was working as the head accountant for an oil company. How? The CPA that taught me accounting no longer worked as a head accountant for his uncle's oil company, so they needed someone, and they were okay with me working for them with an expired work permit (because it eventually expired). He said he'd pay me 10-99, 10 bucks an hour. So for \$10 an hour, with two degrees and three minors, I was head accountant for an oil company.

From there, I started running an accounting firm. I had a degree in accounting and mathematics. My CPA friend would hand me clients to do. So I was doing 16 gas stations, plazas, and liquor stores, as well as the oil distributor. I was working on my own, but if I had a question, I would ask him.

Meeting My Partner, My Wife

When I was 27, I was in LA at a church convention as the representing president of a Florida youth organization. I saw her and thought, Wow, she's beautiful. Then, I heard her at the morning prayers and thought she sounded like an angel. I just kept trying to talk to her and making bonehead moves, and she kept ignoring me. Finally, guided by God, I found myself unknowingly sitting next to her brother and sister on the last day, and she came to sit next to us. We hit it off. We were both designers. I designed clothes in high school. She had her own clothing line. We had the same favorite color. She was in business. I was in business. I like to work out. She liked to work out. All these things lined up.

She was from New Jersey. I was from Florida. So, we had to have a long-distance relationship. But we made it work. We got married, and today, we have three kids and a fourth on the way.

Family Business

My wife and I started working together in the accounting firm and growing it. Eventually, we needed something more to do. We decided to open up an insurance agency. We became the top 0.5% agents in the country for an exclusive insurance agency. The business did awesome. But I realized it was not the best thing for me, so my wife opened up an independent agency, and I thought about my next move.

I was helping all these people in the real estate game, helping them grow, helping them learn. I figured I might as well do mortgages because I was already doing the hardest part, the accounting. So, we added mortgages to the business mix.

As this all was going on, we were acquiring more properties for ourselves which built our needs for construction and property management. We were doing all this stuff for ourselves, and it was growing, so we thought, *Why don't we just offer this to our clients as well?* At that point, we could help our clients with everything we were doing for our own finances. We were full service: taxes, bookkeeping, payroll, insurance, mortgages, and advisory. That was five years ago.

About two years ago, I started putting everything online. I showed behind the scenes of the businesses and how I made my decisions. A whole bunch of people started realizing what I do and how good I am. So then I had a bunch of people come to me and say, "I want to invest with you. You're buying the best properties in the best areas. You're doing the best renovations. You're turning them around to the highest and best use. And I want part of it."

The Business

I specialize in high net worth individuals and real estate investors. If you're making a lot of money and you owe a lot of tax, either through your job or business, I can show you how to tweak your story and pay less tax. I have a lot of clients in New York and California because they have big tax bills. The more difficult the scenario, the more I can show how good I am.

I'm full service. So let's just say you come to me and say, "Baskal, I don't want to invest with you. I want to do it on my own." Okay, perfect. I'll help you. I will set up your books so you can be approved for loans and optimize them so the bank will say yes to you. Then once they say yes, I'll get you the loan. I'll also get you the insurance. And we'll also create your LLC. Then once your business

is running, I'll handle the bookkeeping and the payroll for your company, all of the documentation on the financial end. And now you've optimized that end of it, you can get another property, then another, then another.

I have a tax manager, a CPA, a bookkeeper, and I am the chief strategist because the tax mixed with the finances, together, increases your return. When you look at all of it, that's how you set a client up for success.

People ask me how I do it all. Everything is next to my house. I bought the building three miles from my house. I bought the house two doors down from my mom because that was her dream. I didn't know the exact house I wanted. Then I envisioned the perfect house, and it turned out, the exact house I wanted was literally behind my mom's house. I lived there for 20 years and didn't know it existed until I said I wanted it.

Lifestyle

I'm a competitive powerlifter. I was heavy set when I was 14, and I decided I was not going to live that life anymore. I changed my diet, and then I started powerlifting at like 16. And I started winning competitions. And then I won states. When I was in college, I got 10th in the nation.

And then I was in a car accident and had to pull back for a little bit. I got back into it a couple of years ago, and last year I won worlds for my weight and age division and second place in open division, which means of all ages.

I did it because I wanted to have control over my body. I found this team back when I was in college. They are a church team. They pray at the end of their workouts. They're super motivating. We have autistic kids that are 15 working out with us. We have a 70-year-old woman that had two strokes that had to relearn how to use her body work out with us. It's a community. It's spiritual. It's physical. It's emotional. We build each other up. I work out to improve myself. I didn't expect to win. I didn't realize I was going to set the world record on squats. I just liked being part of it. I do powerlifting three times a week. I do Wing Chun two to three times a week, which is a fighting style Bruce Lee used to do.

I have five pillars of life: spiritual, physical, mental, emotional, and financial. I try to build up each of those pillars. And as I build one pillar and I do better, it gives me the confidence to work on the areas I'm weak on.

Helping Others Understand Financial Freedom

I don't really get paid for anything anymore. I work for free. I do a lot of stuff, and I get money off of it eventually.

My long-term goal is to help others understand the financial freedom I created for myself. I went from feeling financially helpless and unable to work and from being overweight and unhealthy to financial freedom and control of my body. I want to teach people how to get control of their finances. And at the same time, instead of working for the bank, you can work at home for yourself. Once my app comes out, I'll be able to help even more people.

You don't have to do it all yourself. I always thought I was in it alone. I can do so much more with help. It's so much easier if you team up. We can do a lot more together.



Reach out to Baskal Korkis about full-service financial and real estate services for high net worth investors anywhere in the United States. To learn more, follow Baskal on Instagram @BaskalKorkis.

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DOUG HERALD

From Illiterate Kentucky Farm Boy to the World's Most Gifted Manufacturing Leadership Speaker and Executive Coach

Doug Herald grew up on a tobacco farm in Grants Lick, Kentucky, with a single mom and grandparents that loved him and taught him the value of work. After nine years experience as a food industry executive, Doug does executive leadership coaching and speaking all over the world with his team at FSO Institute. Doug is considered by many to be the best manufacturing speaker and leadership development coach world-wide.

Part One: First Twenty Years with Very Few Memories

I was born August 5, 1966, to a mother whose husband had left her, a one-year-old, and now me, a brand new baby boy, Charles Douglas Herald. My mom tells me when I was born, she and our dad were separated, so we went from the hospital to my grandparents' (Charles and Edith Peters) in a little town about 45 miles due south of Cincinnati, Ohio, named Grants Lick, Kentucky.

My early years were in some ways great and in some ways not so much. I had lots of my mom's family around. I had a mom who dedicated her life to three young kids and a grandfather who was a WWII vet that taught us the importance of hard work and honesty and shared with us his own special love. I had a grandma that loved me beyond anything you could ever imagine. I am not sure why she loved me the way she did, but I know from the time I was born until the 21st day of December 2009, my grandma was the only person that I ever believed loved me unconditionally. I know that, no matter what the rest of the grandkids say, I was truly her favorite.

However, I had a very emotionally hard childhood. I really don't know why to this day, but it was very hard on me, and it would take me until my 40s and nine years of deep counseling before I could really understand that my upbringing was a tremendous blessing and not a curse.

As children, we played ball (any kind of ball), plowed the fields, cut hay, cut wood, milked the cow, fed the pigs, and raised what we ate for the most part while just living a peaceful life of which I can't remember much of. The doctors have a name for the fact I don't remember much, but I can't really remember that either. I graduated high school with the lowest grade point average in my class (and that is not storytelling, I promise) without the ability to read at all. I never really thought much about my grades, and others didn't either. I guess

I figured if I could work, I would be okay, and work was the one thing I turned out to be real good at.

Part Two: A Future Begins!

My first real job at 19 years old, my first car, my first love, and my only true calling!

After high school, I did what I thought everyone did—I went to work! No one in my family, or really anyone I knew, went to college or any kind of further education, so that was never in my thoughts. I got a job, went to work, and started doing what I thought everyone did to reach the American dream.

The spring before I turned 21, I married a young lady that I had known for years. Our first of three girls... Well, let me back up just for one minute, because I left out something that is very important. On February 28, 1986, a Saturday night, my soon-to-be wife Tammie's mother invited me to go to church with the family, and since I wanted to see my girlfriend, I would have went to the moon, so I went to church.

Something strange happened that night that I truly didn't understand at the time, but now, looking back, I know that I was convicted of my sins. For the first time, at 19 years old, I knew I was a sinner without God and hope. I didn't really know what to do with that fact, but I started praying the best way I could, asking God to show me what was real and what I needed to do.

Well, as good as God is, he brought a Christian into my life that I worked with on the third shift every night. His name was Willie Wilson. Willie had one green eye and one brown eye in a cat-like way, and he proceeded to tell me every night about the goodness of God and that God loved me enough to let His Son Jesus Christ come to Earth and die in my place for my sins. There were many nights of listening to Willie telling me about God's goodness and me telling him I just wanted to be happy. Willie would always tell me, "Seek ye first the Kingdom of God and His righteousness (Jesus Christ) and all these things will be added unto you."

One Friday night at work, along about 2:30 AM, at the back of four rail (that means nothing to you unless you work at Hillshire Farms & Kahn's), I asked Jesus Christ to forgive me of my sins, come into my heart, and be my personal savior, and He did just that. I didn't know anything about church, not much about God, and the only song I knew about Jesus was the old Doobie Brothers song "Jesus Is Just Alright With Me," and boy, did my sins go, and I sung that song all night!

Ok, back to my first of three amazing daughters. Kimberley Faith Herald was born on May 28, 1992, and wow, what an amazing thing that was. Becoming a

dad to Kimberley, Katlyn, and Kathleen is and will remain the best contribution to the world that I will ever have, and now I also have the honor of being a stepdad to Hannah and Noah. I am truly blessed.

Then came July of that same summer. We were on a little family vacation, staying at the KOA in Mammoth Cave National Park in Kentucky, when God once again started messing in my heart. That was the longest week of my life because God started calling me to the ministry to be a preacher.

I ran. I was so under conviction, I felt physically sick. I was sure God had got the wrong guy. I would say, God, remember I can't read—not I can't read a little, I can't read at all! God, what will people think of me? God, I am not a good person, and I am sure not holy enough to be a preacher.

Well, this argument went on for about three months of me trying to convince God that he had the wrong guy. One morning, October 13, a Tuesday morning to be exact, on my way home from work, God and I were having the same conversation about me not being the right person to preach. That morning God spoke to me very clearly and told me, "This is it. If you don't want to preach and you are unwilling, I will move on and leave you alone." I knew it was truly my last chance.

I got home, went to the foot of my bed, kneeled down, and told God that if He wanted me, I would preach. I would go anywhere He asked me to go. I loved Him, and His calling on my life had been a lot more faithful to me than I had been to Him—that was for sure. Two Sundays later, with my then-wife Tammie having helped me read the verse over and over and over, I stood in a little Baptist church and preached my first message (Where He leads me, I will follow).

Over the next ten years, with the help of my wife and God Himself, I learned how to read, learned how to spell my first job title, went to Bible school, preached three times a week for nearly 20 years, and wrote books and sermons while all the time working at least one full-time job. (I told you I was good at this working thing.)

Part Three: A Life Forever Changed

The day started out with excitement like no other. Little did I know, it would be the greatest day to date in my career, yet it would also be a day that would set the standard for what would be the deepest, darkest, and most challenging time of my life. That time would lead to what now is a crystal clear vision that has allowed me to find my personal true north, life's purpose, and financial freedom.

Early February of 2007, I was offered a job that would finally take me to a six-figure income. I was made the director of operations at Wornick Foods

Cincinnati, Ohio, and I was thrilled, for about an hour. Then, suddenly on my drive home, I hit the wall. I began to truly melt down.

At 40 years old, my dream job that I had worked so hard to get was now mine, and my life began to unwind. All the doubt, demons, and personal devils that I had hid from for so long came out. I began to cry and emotionally cut myself. I had worked so hard to prove to everyone around me that I was worth something, that the little boy my mom had dedicated her life to was worth something, but yet on the inside, I felt as if I needed to run. I wanted to get drunk (and I don't drink) or end my life. I had never been so dark, hurt, and lonely in my life. I knew that I needed some true help. I had worked for years to achieve the American dream, and now, after achieving it, I was so empty, dark, sad, and alone.

I knew that I had to truly look deep inside of myself, so with the help of my then-wife, and a friend, I started looking for that help. I found Dr. Joseph Cresci, a child and adolescent psychiatry specialist with over 58 years of experience. I went for real help. Over the course of the next nine years, every other Monday night, we began to work on me and all the stuff that I had told me for the last 30 years: I am no good, nobody loves me, I am stupid, I am fat, no one wants me around, my own dad didn't love me or want me so no one else could love me or want me including God Himself.

As we peeled back the onion of my life, I began to learn a lot of things about me, and after working hard for about four or five years, I learned that I was truly loveable and that in order for anyone else to ever be allowed to love me, I had to begin to see myself as loveable. I had to realize that I had worth, and although I might not have believed I was worthy of God's love and the love of others, I also was not worthless like I had made myself believe for all those years. Over the course of those first few years with Dr. C., I really began to have a true understanding of not only what I was going through but also what most of the world goes through as we all try to achieve what everyone else says must be achieved to be fulfilled and happy. I got some much needed help and learned that I was living out the Bible passage of Romans 5:3-5, "...but we glory in tribulation, knowing that tribulation worketh patience; 4: And patience, experience, and experience, hope: 5: and hope maketh not ashamed..."

I went from being ashamed of the entire process of seeing a shrink to having so much hope in what I had found that I wanted to tell the world what great things He had done for me.

My life was beginning to change for the better. I started to live a life of true personal development (having read over 1,400 books in the last six years). In my career, I was introduced to the Toyota Production System (TPS) and an amazing mentor and coach Mike Hoseus from Toyota Culture fame. Mike

taught me the TPS and servant leadership, and my career took off. Since learning how to lead and develop myself, the people I have had the honor of serving the last nine years and I have made multiple seven-figures worth of income. I have had the honor to be the first person to put the TPS into a food plant. Today, I have helped implement TPS in 17 plants around the world.

Unfortunately, life is full of peaks and valleys. At 50 years old and after nearly 28 years of marriage, my wife Tammie and I went through a divorce. There is no doubt that the best thing we ever did was to raise three amazing women who we both love very dearly. Going through a divorce that you never thought you would and having to walk away from the only home that three adult daughters had ever known was heartbreaking.

After nearly four years, Tammie and I are both remarried and are building new lives with our spouses.

I was blessed to marry Dr. Sheila Bowling-Herald, an amazing lady that I fell deeply in love with. I am very honored to have an amazing wife that I love so much. Having now celebrated three years of marriage, I can only thank God for his forgiveness, grace, and mercy.

Part Four: Reaching the Top and Moving Forward

Now, at 55 years old, having reached the top of my field and now considered by many to be one of the world's best leadership speakers and manufacturing coaches, I look forward to working on my and my wife's personal true north. That true north plan is to create 50 million dollars in revenue in the next five years, working with third world countries to create sustainable jobs through food growth, manufacturing, personal development, and teaching the principles of servant leadership. I look very much forward to what the future holds married to Dr. Sheila Bowling-Herald, an amazing wife, friend, mother, and chiropractor. We both long to be a pencil in the hand of God so that we may affect all who we serve with the hope of touching a few for eternity for the sake of Jesus Christ.

As we move forward in life, I think the reason that we are here is to leave something more behind us. I truly believe that we are here to be the best we can be in order to give the world what it deserves, which is the best person that each of us can be, and to do everything in our power to change the world for good.



Contact Doug Herald, partner at FSO Institute, for leadership and executive coaching inquiries. Doug brings over a decade of leadership and manufacturing experience, plant turnarounds and stabilizations, and creating great value for leaders and companies. Find him at www.fsoinstitute.com or herald@fsoinstitute.com.



Tweetable: Simply, leadership is the ability to help people to get to the places in life they could have never gotten on their own.

JAKE BEILER

An Amish Kid with an 8th Grade Education

Jake Beiler is a full-time real estate investor who lives in Lancaster County, PA. With an 8th grade education and a strong work ethic, he has built a portfolio of cash flowing, rental real estate and achieved financial freedom. Jake also leads a local real estate investing Meetup.

What Is Persistence?

It was 3:00 AM. My legs were aching. Blisters were forming on my feet. The sleep deprivation was getting intense as I made my way along the narrow, muddy trails in the Massanutten Mountains of Virginia. I seriously considered sprawling out on the forest floor and taking a nap but resisted the urge and kept plodding along. I was now 22 hours into the race. 79 miles down. 24 more to go.

I hiked steadily up the next rocky incline and picked up the pace a bit when I heard the welcoming chatter of voices indicating that I was approaching the next aid station. I took a 10-minute break and stomached some warm chicken broth. Then I was back onto the dark trail, with only a small headlamp illuminating the dirt path ahead of me. The air was damp and chilly. The miles were very slow. I was trying hard to remember why this seemed like such a good idea when I signed up for this race three months earlier.

Finally, the eastern sky began to glow, promising the dawning of a new day. Somehow, I started to feel a little better and found some new energy as the morning light chased away the darkness and everything around me started coming to life. As the sun gradually made its way up over the majestic mountains, I watched the second sunrise since the race started.

I was now alternating between a brisk walk and a slow run. Mile 90. Then another welcoming aid station. Then mile 95. Then 100. Finally, at 10:11 AM, I crossed the finish line. 29 hours and 11 minutes. 103.7 miles.

What does all that have to do with real estate investing or any other business? Perhaps nothing, or perhaps, quite a bit. It certainly does have EVERYTHING to do with stretching limits, being persistent, and accomplishing more than we think is possible—and not by means of unique abilities or special talents.

I mean, do the math! My average pace in this race was barely more than a brisk walk. What it is, is simply a long, grueling journey of forward motion. You just keep moving in the right direction. Even when you're tired and hurting. Even when you can't see the finish. Even when people think you are crazy.

Even when you don't have a clear picture of how you're getting there. You go to the next bend in the road, and then you can see further.

The Early Years

I grew up on a beautiful 65-acre dairy farm in Lancaster County, PA, and still live in the area today. I will always be grateful for the opportunity to grow up on a family farm where hard work was just a normal thing. Working alongside my parents and five siblings, the value of teamwork and "doing whatever it takes to get the job done" was instilled in me without me even realizing it. As they say, "more is caught than taught," and I certainly caught countless things of great value that I totally took for granted at the time.

My First "Business Venture"

It was the day before Easter, and a vehicle made its way slowly down our farm's gravel driveway. This little Amish boy wearing a battered straw hat shyly approached the vehicle, hopeful that the crude, little "Bunnies for Sale" sign at the end of the driveway was the reason for their arrival. Sure enough, 20 minutes later, delighted customers were on their way with a cute, little black and white bunny, and I had another neatly folded \$5 bill in my pocket. This was the second sale of the day. Business was booming, and it was fun!

Two years earlier, I had made a \$15 dollar investment that consisted of three rabbits. Even though this is now more than 25 years ago, I still clearly remember what color they were and what their names were. I would put them out in the yard to eat grass in the summertime to save on food costs.

Being around animals and caring for them was not new to me, as I grew up on a dairy farm and helped take care of the cows, calves, horses, and other farm animals. But this was different. This was MY business! I would carefully record all my income and expenses in a small notebook. This was my introduction to the business world. Using my creative ability and resources to make my income exceed my expenses, I was in the game, and I loved it.

How I Got Started Investing in Real Estate

When I turned 16 in 1998, I got my first official job working part-time in a local woodworking shop and earning \$4.00 an hour. When I think back to actually trading my time for \$4.00 an hour, I am reminded of a great quote from Jim Rohn: "The major value in life is not what you get. The major value in life is what you become." During this time, I learned how to work alongside other people in an atmosphere that was very different from farm life and also was given the opportunity to learn a lot about managing people and projects. I'm grateful for what this season taught me in the 12 years of working there, but eventually, I was ready for something different.

My interest in real estate started while I was working in the woodworking shop. I had gotten quite a few pay raises from the \$4 an hour starting wage and was making somewhere around \$13 an hour. I had always done pretty well with saving money, so I decided to buy a single family home as a rental property. I had always heard people saying that “real estate is a good investment,” but I really don’t think I knew what that meant at the time. It sounded good though, and I thought owning a property seemed like a pretty cool thing, so I just bought one! I was VERY uneducated at the time and didn’t make a great choice with this investment. But hey, many times, just getting started is far more important than making all the perfect decisions. At least I was in the game!

Several years later, I purchased a two-unit apartment building, and then I got stuck on this idea of finding a property to purchase that needed work, fixing it up, and selling it for a profit. It seemed like a lot of fun, and I was pretty sure I could do it. So, the search for a fixer-upper was on. I finally found a deal I was pretty sure was a good one. I quit my job, and the new adventure began!

You Will Be Doubted When You Take the Road Less Traveled

One of the first things I had to learn to understand as a full-time real estate investor was that many people, including “professionals,” will question you. When you start collecting properties like some people collect comic books, you need to understand that you are an oddball! You are just, simply not a normal person. Your lender might tell you he can’t help you anymore because what you’re doing is just too risky and you have way too much debt. That may be true OR it may simply mean that you need a lender that understands real estate investing, preferably someone who is personally an investor.

Your Realtor and your attorney might tell you that buying properties at a sheriff sale is much too “risky,” as your ability to inspect the property prior to purchasing it is normally very limited. And, in some instances, the property is occupied by someone that hasn’t been paying their mortgage for the past several years, and now you are stuck with non-paying tenants. And you have no lease, so going to the district court and filing for eviction is not even an option. Their advice may be perfectly good advice, OR maybe you just need to understand the process and decide what risks you are willing to take. Remember, we get paid to solve problems, and when we solve bigger problems, we get bigger pay.

I purchased one such property at a sheriff sale several years ago. My “inspection” of the property was limited to turning around in the driveway the morning of the auction and observing multiple “No Trespassing” and “Beware of Dog” signs posted along the driveway and at the front door. Everything I could see indicated that the house was most likely occupied by some number of people and dogs, but I had no way of knowing what that might look like.

So... I went to the sheriff sale and bought the property!

Now what? Well, it was time to go knock on the door and hopefully learn a bit more about what I purchased. And no, I did not go by myself, but I have learned that someone's bark is often worse than their bite, and this was certainly true for these folks. They actually seemed to be relieved to talk with someone who could tell them what was happening. They were not the owners of the house. They were renting it, and when they found out a year earlier that their landlord was not paying his mortgage, they stopped paying rent, and the situation got worse from there. I was able to work with them and give them some time to find another place to rent. Several months later, they were moved out, and I sold the property to a young couple that was super excited to buy it at a discounted price and make it their home!

Can You Earn Money When You're Sleeping?

I don't remember when the concept of passive income first became real for me, but when it did, I was hooked for good. The idea of creating a portfolio of rentals that would produce positive cash flow with little or no day-to-day effort on my part just seemed like such an obviously good goal to work toward.

I find it rather puzzling that many people seem to think the only way to earn money is to go to work. Look, I don't expect everyone to be as passionate about real estate investing as I am, but really, why wouldn't everyone do SOMETHING that will in some way work toward paying them when they're not actively working? It's not that I don't want to work. I actually love working. But I also like having options. And when you're a hamster on a wheel, you just don't have a lot of options. Time freedom is something that I value very much.

Why Time Freedom Is Important to Me

Having the freedom to choose how I spend my time has blessed me tremendously in so many ways, and it has given me a broader perspective on life and humanity. I have traveled to numerous countries and learned about different cultures. I have visited orphanages in Romania, Nicaragua, and Guatemala. I have seen small children wandering down a dirt road, not knowing where their next meal will come from. I have spent time visiting men in prisons. These are men whose lives have been shattered in many different ways and who desperately need hope and someone to just love them despite the past mistakes they have made.

Experiences like these have greatly impacted my life, and this is far more valuable to me than buying the next apartment building or making a certain amount of money. But it has been largely through hard work and persistence, and understanding the concept of delayed gratification, that this world of possibilities was opened up for me.

Why Keep On Pushing?

So why would you enter a 100-mile race knowing full well that it will most likely result in absolute misery at some point? Why would you work hard to find deals or to build a business when there is no guarantee of any future reward? And why would you keep working hard even after you have created enough to comfortably live on? Why would you continue to put in your blood, sweat, and tears when you could just live a comfortable life and not worry about facing all the challenges that come with growing and stretching your limits?

I believe just living in a comfortable, little box and providing only for ourselves is perhaps the most selfish and unfulfilling thing we could do. We were created for growth and impact and to serve those around us, and only when we are fulfilling the purposes that we were created for will we be truly fulfilled.

When I see an orphan child in the street, I realize that could be me. When I see the young man whose life has been shattered serving a life sentence in prison, I realize that could be me. It is only by the Grace of God that I was born into a loving family in a free country and given all these opportunities. And it is my hope and prayer that I will make the most of these opportunities every single day of my life. That cannot happen if I play it safe.

I must keep pushing forward, even when it hurts. Even when the hill is steep. Even when the miles are slow. Even when some people think I am crazy. Even when I can't see around the next corner. Because there are always greater things ahead if we passionately and prayerfully pursue God's purpose in our lives.



Connect with Jake Beiler to chat about real estate investing and passive income, to attend his real estate Meetup group, or to join him on one of his daily runs in the beautiful farm country of Lancaster, PA.

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Tweetable: "Your talent is God's gift to you. What you do with it is your gift back to God."

– Leo Buscaglia

MARIE KIM WILLIAMS

Choose Bravery, Not Perfection

Marie Kim Williams is a multifaceted consultant who utilizes her legal, psychological, and real estate experience to take managers, senior sales executives, and their sales teams to the next level. Co-founder of HPA Academy and co-creator of the Pillars of Persuasion Sales Training System and the Sales Managers' Playbook, she has helped individuals in real estate achieve financial freedom.

Choose Bravery

As I listened to Reshma Saujani's TedTalk "Teach Girls Bravery, Not Perfection," I found myself wondering whether I chose bravery over being perfect in my life. My answer surely would determine how my daughter would one day perceive herself.

I rarely dressed my baby girl in pink dresses and bows. In fact, there were times she was mistaken for a "he" as she climbed the jungle gym in leggings and t-shirts. I encouraged her to get dirty, and when she fell, I watched as she picked herself up and did it again. As she grew, I encouraged her enjoyment of playing with Legos, and when she started looking at videos showing children, all male, programming code to make their Lego creations move, I enrolled her in beginner robotics classes at the local library. Why was I making these decisions? After listening to Saujani's TedTalk and reading her book, *Brave, Not Perfect*, I realized I was making these decisions because I wanted to ensure my daughter would choose to be brave.

Looking back upon my life, I realize my choices did make me brave rather than perfect.

It Starts at Home

My mother was my first role model for bravery. Her choice in loving my father, an African-American soldier stationed in South Korea, was a brave act in itself. I was born in a small town in South Korea. My father had recently completed his second tour of Vietnam and found himself stationed in South Korea, when he met my mother.

Much of my early childhood was spent playing with other kids whose fathers were Army servicemen married to Korean women living close to the military base where our fathers worked. I was a precocious daddy's girl who wandered the neighborhood visiting the local market in search of treats. It wasn't until I left my cocoon that I realized how lucky I had been. There was no distinction

made because of the shade of your skin, the texture of your hair, or your accent. We were all the same.

I don't remember much about the day I left South Korea. It was March 1977, and one of the only pictures of my youth shows me wearing my winter coat with a look of sadness as I sat with my grandmother, aunt, and uncles. I was going to America, the land of opportunity, but my mother was losing her family, her home, and her country. My father received orders to report to Fort Sam Houston in San Antonio, Texas. We traveled 18 hours with three suitcases to arrive in New Orleans, Louisiana, where my American grandmother lived.

Like many immigrants, I didn't speak English. I had resisted my mother's encouragement to learn the language of my father because I felt I was Korean, therefore speaking English was unnecessary. I was not allowed to enroll in kindergarten until I learned to speak English. It became my mother's mission to get me in school. I now see that my qualities of persistence and focus came from my mother. This was my first lesson in learning how to accomplish a goal.

Speaking English became mandatory in our home. There were many times my mother didn't know a word, or whole phrases, so she would reference her Korean to English dictionary. She and I worked together, and in the following year, I entered kindergarten speaking perfect, unaccented English.

My mother and I remained alone in San Antonio for two years after coming to America while my father completed a tour in Germany. He returned with orders to go to Fort Sill, Oklahoma.

My mother decided she didn't want to be a single parent anymore, so we moved to Oklahoma. I experienced my first tornado, stepped on a scorpion, and had one of the only African-American teachers of my long school career. Her name was Mrs. Brown. She was a tall woman who ruled her classroom with discipline and order. I started my third-grade year with her. Within the first two weeks of school, I noticed I was given extra worksheets. I never complained or asked any questions; I dutifully completed them.

One day, I was given a note to take home to my parents. It was from Mrs. Brown asking permission for me to be tested for the gifted and talented program. My mom didn't know what that meant, so we asked my father what he thought when he got home. He explained it sounded like I would be taught at a faster pace, so if the teacher thought it was a good idea, I should do it.

I started being pulled from class each week to be with other "gifted and talented" kids and got a lot more homework. I left Fort Sill, Oklahoma with the distinction of "gifted and talented," so when I returned to San Antonio for sixth grade, it was "advanced placement" throughout middle and high school for me.

Some classes came easier than others, but throughout the semesters, I rose to each challenge.

Neither my mother or father went to college, but the push to excel in all things academic was there. The way to a better life was through a college degree. The way to an exceptional life was through an advanced degree. I worked with these goals always in mind. I entered the University of Texas at Austin as a psychology/pre-med student. With an exceptional high school transcript behind me, earning my first C in organic chemistry was a bitter pill. I dropped the pre-med and focused on the classes in which I could earn that coveted A.

Thinking back, I really didn't want to go to medical school, so it was the right decision. With medical school out of the equation, I now had to do something else, because I wanted an exceptional life.

I took the law school entrance exam, submitted applications, and gained acceptance into the University of Texas School of Law in 1995. My years in law school upped my bravery quotient immensely. As one of four hundred first years, divided into four classes of a hundred, my introduction to competition and stress was like nothing I had experienced before. I was in class with people who had dreamed of law school since childhood or came from family legacies, where obtaining a law degree was a ticket of admission to a prestigious position.

Constitutional law was the first class I failed in my academic career. I did all the things to be successful. In spite of my actions, my grade did not reflect my effort. A semester's worth of effort was reduced to a grade on one test. The dejection and embarrassment of my failure put me in a place where I wanted to quit. I started thinking I didn't even want to be there. I definitely didn't have the intelligence to be there, so why go back?

It would have been easier to take this failure as a sign I was not cut out for law school, but I did not quit.

I learned another lesson about being brave. You may have to rely on other people's belief in you when you fail. All you see is what you didn't accomplish, but those who have traveled on the journey with you see all that you have accomplished. My boyfriend from college inspired me to not quit. He told me that one grade on one test did not reflect what I was capable of. Now that I had experienced this professor, there was no reason I couldn't do better in their class the next time.

First-year constitutional law was only offered in the spring semester, so I had to wait until the next year to retake it. I volunteered with a non-profit legal advocacy group my first summer and returned the next fall semester with a

new sense of purpose. I was going to graduate from law school, pass the bar exam, and become an attorney.

My years in law school were the most impactful for my personal growth. I learned to think critically, problem solve, and anticipate possible outcomes. The ability to communicate with various types of individuals and work through conflict became part of the skill set I still use today. I built lifelong relationships which keep me grounded.

I graduated from the University of Texas School of Law in 1998 and became a member of the Texas State Bar later that year. I passed the one test that did matter the first time!

Take a Risk

Being brave means you have to break out of your comfort zone. I began my real estate career as a weekend receptionist for an upscale condominium property in Dallas, Texas. I was practicing law at the time, but a friend needed weekend help for the property for which he was the sales manager. I answered the phones, got customers refreshments while they waited for a sales representative, and kept track of all new lead information. One day, a prospect walked in for a tour. I called the sales representative who was next in rotation. She didn't answer, so I called the second associate, who informed me that he and the other associate were together and would not be able to get back to the property for at least 30 minutes.

I had seated juries, tried a few cases, and made presentations regarding updates in special education law to hundreds of teachers and administrators by this point, but the thought of taking this woman on a tour was frightening. Still, away we went. Afterwards, I turned the prospect over to the sales manager, at which point, she informed him I had given her one of the best presentations she had ever experienced. She ended up being one of the top luxury real estate brokers in the Dallas-Fort Worth area. She was there looking for something for herself and eventually bought a beautiful residence.

Be Comfortable with Being Uncomfortable

I became disillusioned with the practice of law, so I took another chance and moved to Miami Beach, Florida. I applied to the clinical psychology program at Barry University and worked as a real estate salesperson to pay the bills.

My first sales position was in Fisher Island, Florida, which was considered one of the richest zip codes in the United States. I later worked at a master-planned community, which was to be built on a 214-acre Superfund site with a 99-year land lease. Within three years of starting my real estate sales career, I was offered the opportunity to be the sales manager of a \$400 million

marina condominium community in Miami, Florida. The developer wasn't too keen on having me at first. He informed me he thought I was too young and inexperienced. But since my broker assured him I was the best candidate for the position, the developer went along with it. I had to hire an administrative staff and sales associates. I had to make sure everyone was trained along with keeping track of prospects and completing sales agreements.

After two years of selling over \$300 million worth of real estate, the recession of 2008 forced all my hard work to evaporate. My \$1 million in commissions, which was to be paid at the completion of the community, disappeared. Along with my commissions, I lost my position. I eventually lost my home to foreclosure.

As you practice choosing bravery, you begin to see each adversity as an opportunity to become a better version of yourself. Much like how I grieved my failure in my constitutional law class, I allowed myself to mourn the loss of all the dreams I had for the money and my position. My opportunity for financial independence had evaporated along with the prestige of being the director of sales of a luxury community in Miami.

Having a positive mindset helped me focus on what I gained over those two years and not what I lost. I experienced working with a developer on all aspects of sales and marketing. My participation in financial meetings gave me insight into how developments happen. I worked with architects and interior designers to design my sales office and model apartment. I would never lose the knowledge I acquired because my mind had expanded.

A person gains a positive mindset by practicing gratitude. Secondary things like my good health and my positive familial relationships became more important as the negative emotions associated with failure began creeping into my psyche each day. Having a plan of two or three "must dos" for each day kept me focused on my goals. While working as a sales manager and after the loss of the opportunity, I continued to volunteer my counseling services to women living with HIV/AIDS through the non-profit organization I came to as a master's degree candidate. It sometimes takes having empathy for others to see your bounty.

I went to the brokerage office every day, knowing others knew of my situation, willing to assist others with their projects. Doing this helped me practice the concept of "yet." Psychologist Carol Dweck writes in her book *Mindset, The New Psychology of Success* that declarations like, "I am not financially independent" or "I am not a risk-taker" take on a new meaning by adding the phrase "yet." I started my positive self-talk each morning, "I am not financially independent yet."

After confirming the developer was filing for bankruptcy, my broker came to me with a new opportunity. How would I like to work on the newest account the office acquired? The building was to be built in the country of Panama. By keeping a positive mindset, I was able to step into the role offered to me immediately!

I went on to help manage the pre-construction sales of the largest mixed-use building in Latin America with 1004 units, seventy floors, and 2,710,000 square feet of space. Originally marketed and sold as the Trump International Hotel and Tower Panama, this property was sold to buyers around the globe.

With over 85% of the building presold, the construction loan was obtained and the building was built. It stands today because of the vision and creative sales and marketing strategies I participated in. I finally became financially independent because of my involvement with this project.

Practice Makes Bravery

Being brave means you never stop practicing bravery. Do something you've never done before. Start a new business without being 100% ready.

I started a consulting business shortly after moving back to Texas. I didn't want to sell real estate anymore. With my experience, the one thing I knew I could do is teach and motivate others to learn how to sell better.

To teach this to my clients, I created the HPA System. The HPA System is based on the premise that success can be achieved with a plan for taking a person's visions and creating long and short-term goals, which then convert to specific needs that motivate action.

The HPA System is written for sales managers and senior sales executives who want to increase their company's sales. The accountability portion of the system keeps sales associates focused on activities that get them face to face with individuals who can buy what they are selling. The sales training portion provides scripts that sales associates use to create professional sales presentations. The HPA System encompasses the years of knowledge and experience my partner and I have acquired.

Sales is a profession that can provide huge financial rewards, but if the salesperson does not have a goal to be financially "free," they will always be in debt. I have seen the positive impact the HPA System has had on clients over the years. I have helped developers create a replicable system of accountability for their sales organizations resulting in increased sales. I have worked with salespeople who were living in debt or living commission check to check and helped them become debt free while doubling and tripling their commission income each year.

I have tried to live my life being brave and not perfect so I can be my daughter's first role model, as my mother was for me. I am the person who can help a client gain the confidence to exercise bravery in their life. Watching a client initially hired as a marketing consultant for \$3,000 a month evolve into the top-producer earning over \$600,000 in commissions after the pandemic is priceless.



Marie Kim Williams can help you become financially free and get to the next level of professional sales. For more information about the HPA Academy System, visit www.hpa8020.com. For a free consultation, send her an email describing your situation—marie@hpa8020.com. Follow her on LinkedIn www.linkedin.com/in/mariekimwilliams.



Tweetable: Everyone wants to do better and move to the next level. Unfortunately, most of us will take our best contributions to our grave. Don't wait for perfection, be brave and act now!

SCOTT FLORIDA

Pastoring, Investing, and Helping Others

With over 20 years of experience as a pastor and real estate investor, Scott Florida, founder of Common Grace Capital, is passionate about helping people succeed with faith, family, and finances. He is a father of eight, grandfather of four, and lives with his wife, Lori, near Grand Rapids, Michigan.

Early Calling to the Ministry

When I was still in elementary school, I sensed God's call on my life to serve him. I didn't know at the time what that might be, but I wanted to be willing to do whatever it was. My pastor believed that I had the gifting and ability to be a pastor.

I was open to the idea but concerned. I had heard that pastors didn't make much money, and I believed that God wanted me to take good care of my family and was eager to do that. When I told my pastor what I was thinking, he challenged me by saying, don't you think that if God owns the cattle on a thousand hills that he could use one of them to provide for you whatever you need? He was right. If I believed God was who he said he was, it should be no problem to trust him to provide for me and my family.

So, I began to move in that direction. I got educated and got to work for two years at Calvary Baptist Church in Owosso, Michigan. Then God called us to Alpine Baptist Church in Comstock Park, Michigan, where Lori and I have served for the past 25 years.

Challenges Make You Figure-Out Able

When we came to Alpine, we brought our one-year-old son with us, and our second boy was on the way. Our little family of four started looking for a house. We explored the market, but finding a home was difficult. It seemed like the houses that were large enough were in rough neighborhoods and the ones in the neighborhoods we liked were too small.

About that time, one of our church's missionaries invited us over for a visit. They lived in a duplex in the area. The duplex was nicer than any of the homes we had been looking at, and according to my missionary friend, the renter on the other side was helping to pay for the mortgage. They would rent out both sides while they were away on the mission field and structure the lease on one side to end just before they came home on furlough. Simple? No. Easy? No. Risky? Maybe a little. But you don't become a missionary if you aren't willing to accept a measure of risk.

When it comes to rental property, that risk means you have no idea what might happen to the property (from storms to plumbing issues) or in the lives of your tenants (from heartache to tragedy and job loss). In accepting risk, you accept that you will have moments when God will give you an opportunity to become **“figure-out able.”** In other words, if you are willing to take any risk at all, it will likely put you in a position that requires you to figure some things out, and so, you become able to do that. You become **figure-out able!**

I had worked in restaurant maintenance and construction when I was in college, so I knew a little bit about all the basic trades, and I enjoyed the work. The idea of taking care of maintenance issues around the house sounded more like a fun hobby than an intimidating duty. The idea of providing housing for someone else and taking care of their maintenance issues also sounded like a great way to serve.

So, we started shopping and found a duplex one block down from our friends on the same street. We bought it, and with that, became real estate investors. Our first tenant had been in the building for a number of years. She was a single mom who taught piano and voice lessons. She had a baby grand piano in her living room. And it was awesome! The duplex was set up in such a way that the garage ran straight through the middle, so there were no shared walls. Joyce was an awesome neighbor, and I loved the privilege of making sure she had a great place to live.

Growing Family Leads to New Discoveries

As we settled into our new life with our little family and our new real estate venture, we were feeling extremely blessed. It was a great little neighborhood, and we had all that we needed. We began to think about adding to the family. However, choosing to have a child is choosing to risk. We experienced a couple of difficult miscarriages and began to think that God had closed the door on any more natural-born children. We began to explore adoption. Adopting twin girls seemed like a good option. Since our boys were so close together, we already had two cribs and a double stroller. We loved kids, and there were many who needed loving homes, right? God had other plans.

We found out again that we were going to have a baby. We were excited but also feeling apprehensive due to what we had been experiencing. I remember one night coming home from a meeting at church, and Lori told me that she thought it might be happening again. We scheduled an appointment with the doctor, and then she scheduled an ultrasound. The moments of waiting are hard. The ultrasound day came and with it the incredible news that we were having twins! A couple of months later, we learned we were having girls!

About the time the girls were due, another duplex, one more block down on the same street, came up for sale. My parents partnered with us, and we purchased it and moved in. It was a two bedroom, but it was spacious. We had a two-year plan...that turned into a seven-year adventure. Along the way, in 2003, came another amazing daughter. We found ourselves in a two-bedroom duplex with five kids.

When your children start asking for things like a bedroom door for Christmas (that happened), it's probably time to make a move. We moved into a rental for a short time and kept both duplexes. We now had four rental units that were cash flowing. That was a game changer.

In 2009, we added another baby to the mix, which gave us a complete six pack and affirmed our need for more space. 2009 was a lousy time to sell a house. Thankfully, it was a great time to be a renter looking to buy. I remember one Wednesday we had a lunch appointment scheduled to see a house that we were excited about. Our agent called that morning and told us it had just sold. Bummed, I went to work. About mid-morning, I received an email saying a new foreclosure had just gone on the market. It was about a mile from the one we missed, in a beautiful neighborhood, and right down the street from some dear friends.

I called our agent, and she was able to get us into the home. We were the first ones there. Other dear friends, builders, came to see it with us. It needed some work, but with the builder's affirmation that the bones were good, we put in an offer, received a counter, and said yes to the mess. Our space issues were now solved. It needed paint, fixtures, and a few other things, but like I said, we enjoy that kind of work. All three properties have done well since.

Now, we had some time to think. God had been very kind to us, and things were going well at the church and with our family. Around 2011, we started sensing that God might be calling us into our next adventure.

Family First

We now had four bedrooms designated for children and only six kids. I mean, really, who needs their own room? We revisited the idea of adoption. We were thinking maybe twin boys that were younger than our youngest. That would make sense. As Thomas Rhett so aptly puts it, "You make your plans, and you hear God laughing. Life changes." In 2013, we adopted two teenage girls from Ethiopia. They were both going into 9th grade.

I knew that I had only four years to be the dad that they didn't have. With time so short, I knew I could no longer spend weekends doing repairs and managing three duplexes, the two we owned along with the duplex that my missionary friend owned on the same street which I had started managing.

My daughters didn't need a part-time job helping their dad maintain 3 roofs, 6 furnaces, and 12 toilets. They needed me present.

A friend of mine, former fellow pastor turned real estate investor, took over the management. He is an excellent manager and did a fantastic job of getting the rents up to market, choosing great tenants, and then giving them great care and accountability. The properties improved, the tenants were happier, and I had the time I needed to offer my best to our family.

Getting over the hurdle of learning to trust a property manager was a huge step and became a game changer.

With eight children and a youth minister's salary, our finances were pinched pretty tight. When I was managing the properties, I would fix problems as they arose. But I didn't plan well for major expenditures. The duplexes were all about the same age, and as it sometimes happens, we ended up replacing all six furnaces (we had to cover the cost for three of them) in the same year. These big ticket items ate up the cash flow, so despite the success of our new manager, we were still tight.

I remember the struggle to provide. Most of our clothes were either purchased at Goodwill or were hand me downs from friends. Being able to take home leftovers from church dinners was always acknowledged as a precious gift from God because it was just that. We were living on faith, and we had what we needed. Some aspects were hard, like saying no to new cleats at the beginning of a season, not eating out, not feeling like we had much to give, and hoping and praying that the car with 280,000 miles on it would keep running.

Reading, Listening, and Learning

Then one day in January 2017, I was wrestling with God about this. I use that term loosely because I didn't actually wrestle with Him like Jacob did. But, that January, my regular Bible reading led me to that story in Genesis 32. And that's how I was feeling at the time.

My wrestling with God acknowledged his kindness to us, but I was also open about the weight I was feeling. He had promised to care for us, yet I was looking at a situation that felt threatening. He had said that if we cared for the orphan and the widow, he would take care of us (Isaiah 58:6-12). Not unlike Jacob, I was asking God to deliver on his promise.

He was gentle with me and kind. God reminded me that I did have all that I needed, but also, I sensed that He heard my prayer regarding the dignity of wanting to provide for my family and to be able to be on the better side. Because I had heard, somewhere, that it is better to give than to receive.

So, I kept reading my Bible, and I came to the story of Joseph in Genesis 39. He was a pretty gifted guy. He was the kind of guy that wouldn't get caught in a deferred maintenance situation, like I did. I sensed God saying to me, "Ok. Sure, more can be done." And then it was as if He put his gentle finger in my chest saying, "And you can do it."

I remember praying, "Lord, I am willing, but I don't know what to do." He didn't answer in that moment, but in short order, I sensed him asking me another question as I kept reading.

The next major story in the Bible is the story of Moses. In Exodus 3, God calls Moses through the burning bush. When he does, Moses is afraid and very concerned that God has the wrong guy. To confirm for Moses that God was indeed calling him to this work, he asked Moses, "What is that in your hand?"

I felt like I was in a similar position. I was sensing God directing me to take steps to follow Him, but I was scared and didn't know what to do. The only thing I could think of as an answer to the question of "What did I have in my hand?" was rental property. And again, I sensed that gentle finger poke, confirming, "Now you got it. Like Joseph, **figure-out** a plan and do it." This began a process of learning and listening.

That year I found *The Real Estate Guys Radio Show* podcast. Robert Helms and Russell Gray began to teach me through their podcast about all things real estate. I spent over 300 hours listening while driving, mowing, flying, doing the dishes, and any other moments when my mind wasn't needed, getting educated through podcasts. By the end of the year, I had refinanced one of the duplexes and moved the equity from the refinance to purchase two additional rentals out of state with boots on the ground teams that I was confident I could trust. And we were off and running. It was also the year that I was introduced to Michael Hyatt and his book and training on goal setting, *Your Best Year Ever*. Our portfolio has been expanding ever since, to the point where we now own real estate in five US states.

Heart to Help

About a year after we got started in out-of-state investing, my missionary friends with the duplex were looking to place some additional retirement funds into real estate. We walked our friends through the market, the team, and the philosophy and helped them purchase two homes that ended up being a win for them. We received a referral bonus for each house our friends bought, which we were able to send directly back to them. It is better to give than to receive. In the following year, we helped educate, equip, and empower two other missionary friends to get started in real estate investing. Serving on the

front lines, helping hurting people is difficult and heavy. It seemed that God had given us a path to help them provide for their families.

As our portfolio has grown over the past couple of years, so has our heart to help. Many pastors, missionaries, and other front-line workers are doing a great job at a hard task. They have said yes to the mess and are becoming more and more **figure-out able**. But many don't see a clear path to providing long-term for their families, let alone a way to steadily increase their cash flow to provide for their families today and have something to share. They often don't have the resources to jump right in with a 20% down payment, nor do they have the time to take on the job of selecting a market, a team, and a property. Other high net worth individuals may want to diversify into real estate but don't have experience. Many are not aware of or understand the tax benefits. It's an incredible way to invest on main street while enabling more giving by paying fewer taxes.

With God's gentle nudge, in 2020, in the midst of the COVID-19 pandemic, we joined The Real Estate Guys Syndication Mentoring Club and started a company. The Apostle Paul told one of his churches to "Do good to all." That's our goal at Common Grace Capital. We are a syndication company that seeks to:

- Establish Dignity
- Eliminate Fear
- Enrich Relationships
- Elevate Housing
- Explode Generosity
- Encourage Rest
- Emancipate Time Schedules
- Enable Retirement
- Enhance Learning

We hope to do all this by bringing front-line workers and high net worth individuals together to provide excellent housing and to share in the long-term financial benefits. As Gene Guarino says, we plan to "Do good and do well."



To connect with Scott Florida and the team at Common Grace Capital and to find free resources on how investing in main street can help you do good and do well, go to www.commongracecapital.com or send an email to scott@commongracecapital.com or call 616-317-1273.



Tweetable: You become **figure-out able** when you take on a God given challenge that involves risk and say yes to the mess!

RUSSELL GRAY

Bouncing Back from the Brink of Divorce, Bankruptcy, and Depression

Russell Gray is an entrepreneur, investor, and alt-media financial commentator. In his six decades, he's experienced multiple business and personal crises yet has found valuable and empowering lessons through each which keep him pressing forward.

Who You Surround Yourself With

It's no secret that the best lessons in life usually come out of tough times. Of course, no one likes to go through tough times, and those who do often don't care to talk about them. But I've always appreciated people who've been willing to share, so I'm happy to talk about some of the hardest times in my life in the hopes it encourages you to lean into your own inevitable tough times when they come.

I grew up in the '60s and '70s in Santa Clara County, long before it was Silicon Valley. My dad was a Filipino immigrant. He was only 20 years old when I was born.

Looking back, I realize those were chaotic times. The Civil Rights movement. The Vietnam War. The collapse of the dollar and all the fallout from that economic "reset." The women's lib movement. But I didn't understand any of this back then. I just knew my parents' marriage was falling apart... as were many of their friends' marriages.

My parents ended up divorcing, and it split our family right in two. My little sister went to live with my father, and I lived with my mother. This breakup was far harder on me than I realized, and I didn't handle it well. I got into all kinds of unhealthy things, upset with everything in my life.

But somehow, I realized I needed help in the form of better people in my life. So, I quit the unhealthy habits, hit the gym, and went out for football.

My high school football coaches provided the mentorship I needed as a young teen, and this was the first major lesson I learned through hardship. Throughout the rest of my life, I learned to seek out wiser, more experienced mentors whenever life knocked me down.

At this same time, I decided to leave my current girlfriend and start dating another gal in my class. This new gal became my wife of 41 years. She also

came from a broken home but was part of a big, close-knit Italian family. Her love and devotion to family attracted me, and in many ways, she became my mentor as well as my partner in building a big, close-knit family of our own. We married at just 18 years old, and as of this writing, I have six children and thirteen grandchildren.

A Mission Beyond Yourself

Of course, getting married so young had its challenges. And as a very young man, I didn't understand the level of self-control it takes to be faithfully married.

Less than two years into our marriage, I messed up badly. My young wife left me, and my initial reaction was immature and vindictive. But the hurt she put on me was just what I needed to pivot. I went to work on myself physically, emotionally, spiritually, and eventually won her back just a week before our divorce decree was final.

Once again, I changed my crowd. I stopped associating with people who didn't honor the institution of marriage in favor of those who did. It's never easy ending friendships which aren't healthy, but I've learned it's perhaps the most important thing anyone serious about success must do.

Shortly after my wife and I reunited, she got pregnant, and a few days after my 23rd birthday, I became a father. This life-altering experience drove much of the remaining selfishness I had out of my life. I'd never loved anyone like I did my newborn daughter. There's so much I could say about this season of life, but the most important thing I learned is the power of having a mission bigger than your own interests, goals, and desires.

As a commission-paid salesman in corporate sales, there were many times I might have been willing to slack off or quit in the face of rejection and adversity. But my devotion to my daughter gave me a super-human strength to persevere. This slight edge pushed me to always do a little bit more, and over time, those efforts compounded. In time, I became a top earner, and I'm not sure this would have happened if not for my devotion to family, which had its roots in the tragedy of my parents' divorce.

Of course, success has its own challenges, most notably ego. And while I had figured out fidelity and service to my family, I was unprepared for the allure of ego. Now that I'd reached a pinnacle of success in a small industry, I looked around to see what other, bigger mountains I might conquer... all in the name of serving my family better. I decided to get into the life insurance and securities business. The top guys there were making 10 times what I was making in corporate sales, so I made the move.

I figured I'd advance to the top just like I had in my corporate career. Easy peasy.

I failed miserably.

Worse, I was working all hours of the day and night, sacrificing my health, my family time, and squandering our savings and home equity on feeding a business that was failing. I simply couldn't admit defeat, mostly because I didn't understand what was wrong.

The problem was I was only doing it for the money. I didn't love it, and deep down I was still driven by a redirected form of selfishness disguised as service to my family.

Then, in October of 1987, the huge stock market crash wiped out my father. He'd become a high-tech entrepreneur who took a Silicon Valley company public in June 1987. Though he was worth well into eight figures on paper, when the stock market crashed, he was still in the 120-day lockout where he couldn't sell any of his founder's stock.

Unfortunately, the brokerage firm underwriting his offering did him a "favor" and loaned him money against his illiquid stock. When the market crashed, he got a margin call he couldn't meet, and they sold all his founder's stock for pennies on the dollar. Worse, because he had next to no cost basis in the stock, he got hit with a huge capital gains tax but had no money to pay it. He lost his fortune, his home, and his mojo.

He was 47 years old and completely wiped out. And he never really bounced back.

This experience was profound for me on a few levels. First, I was stupefied that someone smart enough to build a multi-million dollar business and take it public could be so naïve to the risks he was taking. And how could his financial advisors let it happen?

Ironically, I was selling securities at the time. But now I realized I didn't understand anything about what I was selling and that Wall Street was more of a dangerous casino than a trustworthy financial institution. So I quit.

But the even bigger lesson was watching what happened to my father as a businessman. Much of his self-worth was tied up in his net worth, and although I tried to convince him he was much smarter for having the adverse experience than he was when he built his fortune, he couldn't apprehend it. He felt like a loser.

I made a vow right then and there that if anything like this ever happened to me, I would not allow it to crush me. Little did I know that two decades later, this vow would be put to an extreme test.

I went back to my corporate sales job with my tail between my legs. It was humbling, and I had to start all over again. But I remained devoted to my family, so I did what I needed to do.

Within a few years, I was back on top, making even more money than before, but I was disturbed about what happened to my father. My disdain and distrust of Wall Street motivated me to study the financial system, economics, and the associated politics. I was determined to understand what happened in 1987 so I could build resilient wealth for my family.

Finally Learning the Real Financial System

In 1995, I read *The Creature from Jekyll Island* by G. Edward Griffin, and a lightbulb went off for me. I finally understood the core of the financial system. It's too much to delve into now; the short of it is a new system was instituted in 1913 with the creation of The Federal Reserve, the IRS, and the income tax. It essentially established a modern-day system of debt servitude.

At first, I was in shock. Then I was angry. Then I became depressed.

From a career perspective, this was the most pivotal time of my life. I didn't know what to do, but I knew I needed to do something. This was my new "north star." I invested the next four years in studying and planning how I could get back into the financial business, but in a whole new way and for a whole new reason. Now I was motivated not to simply provide for my family, but to make the world better for my children and eventual grandchildren. I had a mission.

For several reasons, I decided to make my financial business comeback in the mortgage industry. I reasoned that interest rates would continue to decline and money to lend would be abundant, and I wanted to become an insider in both real estate investing and the strategic use of debt. In 1999, I'd conceived a plan for a financial education business based on the value I'd found in having mentors. When I started the mortgage company in 2000, I went looking for strategic allies to work with.

In May 2001, I attended a seminar produced by Robert Helms. By June, I was consulting with him. In October, I spoke at one of his events. Then, in January 2002, Robert and I launched a modified version of the financial education business and called it the Investor Mentoring Club. This began an amazing ride. The club took off, as did my mortgage business.

Robert and I became partners in the education business. It seemed like everything we touched turned to gold.

Of course, part of our “brilliance” was dumb luck. We caught a huge wave when the Federal Reserve pumped billions into the system in reaction to the dot com bust and the 9/11 crisis. A lot of that money made its way into real estate, and we were in the thick of it.

Of course, the wild ride ended in disaster as the 2008 great financial crisis struck.

I was 47 years old, the exact same age as my father when he got wiped out 20 years earlier, and I lost everything and then some.

There are myriad business and financial lessons from this experience which have made me a much wiser entrepreneur and investor. In hindsight, it was one of the most valuable experiences of my life. But it sure didn't feel like it at the time. In some ways, it was worse than my wife leaving me because I felt powerless to do anything to stop it or fix it. Perhaps the most difficult part was not being able to shelter my wife and family from the disaster. It was my worst nightmare... up to that point.

So I had decisions to make.

I reflected on the vow I made when I witnessed my father's financial demise. I questioned my abilities and seriously considered abandoning my mission and just getting a job to earn a living.

I also suffered a horrible crisis of faith. I couldn't believe the God I trusted and thought I knew would allow this to happen. And none of my spiritual mentors had any answers.

So there I was in my late 40s, and my health, my finances, my marriage, my business, and my faith were all in shambles, and I didn't know what to do.

Moving Through the Unthinkable

I decided to dig in. I knew there was nothing I could say. I just needed to grind relentlessly every day. I had to walk the walk and let my actions do the talking.

By 2014, we were getting back on our feet despite a number of extremely challenging family issues. My wife and I were now empty-nesters, and we were working hard on our battered marriage. Going into 2015, it seemed like we'd turned a corner. Then the unthinkable happened.

In April 2015, my wife was diagnosed with stage IV cancer. This began a nearly five-year ordeal which actually had some real highs, but the ultimate low hit on

December 13, 2019, when she died in my arms.

As I write, I'm only 18 months removed from her death, so I can't say I know how my story ends. But one of the first things I realized when she died is that I had no idea who I was without her. And I, once again, had major decisions to make.

The New Plan A

Drawing upon my prior setbacks and pivot points, I knew it was crucial to be proactive. I needed a new vision, new goals, and a re-evaluation of my mission and values.

I decided to stop drinking. I didn't want to take a chance I'd end up a depressed man downing a fifth of whiskey each night, watching TV, feeling sorry for myself until I passed out. I didn't know who I was, but I was quite sure I didn't want to be THAT guy.

I came up with a simple four-point plan so I could focus each day, even as I was continually overtaken by debilitating episodes of intense grief.

First, I committed to cultivating positive energy in my life. In my body, in my thoughts, in my relationships. I knew I'd need it to offset the weight of grief.

Second, I focused on quickly establishing an updated mission, vision, values, and goals. I wrote them down and read them nearly every day. This was important because before my wife died, every vision for my future included her. I had no Plan B, and now I needed a new Plan A.

Third, I went to work on establishing a productive structure to support my updated mission, vision, values, and goals. This structure included daily routines including journaling, exercising, and reading, along with maintaining a structured work schedule. Of course, my first year without my wife also coincided with the outbreak of COVID-19 and the resulting lockdowns, travel restrictions, and isolation. However, I used the isolation as an opportunity to get to know myself and process everything I was going through. Perhaps it was a blessing in disguise.

Fourth, I vowed to act relentlessly, powered by my positive energy, inspired by my mission, vision, and goals, and supported by the productive structure I'd established.

I can't say I've "arrived" because I don't believe in that. Health, prosperity, popularity, and prestige are all fragile, and life is fleeting. It's important to enjoy each moment while diligently working on improving in all areas of my life, whether I feel like it or not.

I enjoy whatever success, health, and prosperity I have so much more because I know what it's like to lose them. If I'd known what looking into my dying wife's eyes would be like, I would have loved her so much better while she was here.

If I ever love again, I'll never take one second of it for granted.

I hope my story inspires you to lean into your tough times and use them to grow stronger. And if you're fortunate enough to have a true love, I encourage you to cherish every moment because it ends far too soon.



Russell Gray can be heard talking investing, economics, and entrepreneurship on The Real Estate Guys™ Radio Show, podcast, and video channels. Visit www.RealEstateGuysRadio.com to learn more.



Tweetable: It's important to enjoy each moment while diligently working on improving in all areas. Health, prosperity, popularity, and prestige are all fragile, and life is fleeting.

GIL RAMIREZ, JR.

The Benefit of Experience, Lessons, and Conviction as a Developer

Gil Ramirez, Jr. is a real estate broker, builder, and developer. He is a native of Houston, TX and has built over 1,500 affordable homes and commercial projects. Gil and his wife Claudia have two beautiful girls and enjoy growing vegetables in their urban garden.

Mischief, Military, and Mentorship

Growing up, my dad was a builder and developer, and on summer breaks, he would bring me alongside him at his business. Often, I would be working in the field on various construction projects. I learned that being a leader is not just about telling people what to do. Not being afraid to get my hands dirty or pick up a broom were building blocks of caring about the work to be done and leading by example.

In my teens, I was in and out of trouble, and my father sent me to military school to straighten me out. At the Marine Military Academy in Harlingen, Texas, I loved the structure and the camaraderie and excelled in academics. On the other hand, I didn't hesitate to break the rules to go just south of the border to Mexico to have fun, and eventually, I was sent back home to Houston.

When I graduated high school, my dad's business was doing well. I could have started working with him or gone to college. However, I felt that I needed the structure and discipline that I had experienced in military school and decided to enlist in the Army.

One of the things I believe the military does well is teach core values. **Loyalty, duty, respect, selfless service, honor, integrity, and personal courage** are values that have been important guideposts for me to this day.

I later went to college for business and construction management. College for me was not a party thing at all. I had already done all that in high school and was ready to get to work, taking all the hours that I could. My dad was eager to get me involved in the business, and I was ready to jump in.

After I graduated, I started working with my dad right away. We grew the business to build over 1,500 affordable homes in Houston. As the business grew, my dad's vision was to grow horizontally, and he started several complementary businesses. He has balls of steel and would not hesitate to seize an opportunity to start something new. Then he'd say to me, "Now you

get in there and do it.” These were things that I would never have done on my own. I would find myself in the middle of the ocean and figure things out because he had the confidence in me to do it. Working with my dad’s support allowed me to grow immensely, which I am grateful for.

Multi-Million Dollar Pivot

When the mortgage crisis came around, we had to wind down several businesses. The private projects had dried up, and the banks were not lending money. I began to focus on public construction projects. Eventually, I was able to land a contract with Houston Independent School District (HISD), the fourth largest school district in the country, as a job order contractor (JOC). Once I was able to get my foot in the door, I hit the ground running.

This was a construction contract which stipulated that my company and two other contractors would compete for the under \$300,000 repair and maintenance work for the hundreds of district buildings and campuses without going to public bid. There was a separate project management company that would review our sealed bids and make a recommendation to award each project, based on who was providing the best value to the district. I was the new kid on the block, and the other two JOCs had been doing this work for years.

I bid well, providing great value to the district, and was awarded every project I bid on. This grew into a multimillion dollar a month business with a steady backlog of repairs and safety items needing to be updated and built on the campuses. I was 29 at that time, so I was excited about where I was, how my company was growing, and the direction my life was heading.

A Test of Character

One afternoon, I was approached by one of the school board trustees through someone we knew in common. I was given an ultimatum. If I wanted to continue to get work at HISD, I would need to pay bribes to the president of the school board.

His finance manager would charge a monthly “consulting fee,” and she would turn around and pay the trustee. I knew this was something I was not willing to do. I thought that my track record should speak for itself, and I declined to send a single payment.

Not long after I turned down the proposition, the work came to a halt—even for the schools with critical life safety repairs that I had been recommended for. The work was delayed for months, and when it came time to renew the contract, the other two JOCs who had lost every bid to me at that point were renewed and I was not.

You hear about corruption, or its aftereffects, in other countries where it is more out in the open, but I didn't think it was present in my local government. You don't hear about it because, of course, it's not beneficial to those involved. It's a tight-knit circle, and others don't want to get blackballed. I assumed that when you pay your taxes, part of that money goes to various government entities and that those elected would be doing the right thing. These are things I had not been exposed to, and I quickly learned that is unfortunately not always the case.

Now that I knew, I was passionate about justice. It went beyond business. I felt this was a moral fight. However, it was like David fighting Goliath, and I was working alone. Others who had personal knowledge would not come forward.

I ended up filing a racketeering, influence, and corruption organization case in federal court known as RICO, which originated in the early days of persecuting the mafia and others actively engaged in organized crime. Through the discovery process, we were able to uncover that there was a pattern of practice—the school board president was on the payroll of dozens of vendors and contractors with the other two JOCs charging four to five times what the actual cost of each project should have been, to the detriment of the district's students and taxpayers.

The proceedings went on for years, at great cost. HISD, as a public entity, was dismissed in this case due to having governmental sovereign immunity. The school board trustee and other defendants were not able to fall under this protection and I was determined to not let up regardless of the financial outcome. Ultimately, the victory was at the expense of my company. With the pending legal battle and no work coming in, I'd had to close the business.

In the end, I was able to bring attention to a practice that had been going on in my community for years and I prevailed in a jury trial; however, the fight was still not over. With the financial and legal support of the district, the trustee appealed, and the jury verdict was ultimately affirmed by the United States Fifth Circuit Court of Appeals years later. Finally, vindication.

I believe the core values instilled in me by the military enabled me to get through this period without second-guessing myself or feeling like a victim. I believe that life will eventually present opportunities to those who work with good intentions and values. I have been through a lot of experiences, both good and bad, and the battle scars can only make you stronger if you have faith and believe in yourself. Eventually, things will work out. I can say that I have a clear conscience and can sleep at night.

The process was hard, and there were many points I wondered if it was worth it. But I learned if you are not where you want to be, it is possible to enjoy the

process of getting there by being clear in your mind on what you stand for and not backing down. I have always had a natural tendency to root for the underdog, so at times, I root for myself with the idea that if I don't give up, I can get where I want to go.

The Green Future

Over the years, I have become clear about the things that fulfill me. Today, I am working on developing a boutique hotel in Galveston, TX. The values that have been my guideposts (loyalty, duty, respect, selfless service, honor, integrity, and personal courage) as well as leading by example have come full circle with high-performance PHIUS construction practices that have been around for decades, however, have not yet been well adopted in my market. I'm passionate about being a responsible builder and doing my part to put projects together that work towards a sustainable future. With a focus on durability, energy efficiency, indoor air quality, and delivering an incredible experience for future guests, this project is an extension of what I stand for.



Real estate broker and developer, Gil Ramirez, Jr., can be contacted at grjr@gilramirezproperties.com. Check out his content on his personal LinkedIn page www.linkedin.com/in/gilbertoramirezjr



Tweetable: Be clear on what you stand for and don't back down.

BELINDA GRAVEL

In Spite of the Pain, Embrace Every Part of Yourself

Belinda Gravel is a mother, wife, and entrepreneur focused on investing in real estate and other ventures as well as the co-host of the Bring Your Own Best Show. Belinda is committed to self-improvement and environmental betterment. She has a master's in Earth and environmental resource management.

Rude Awakenings

The pain sliced like a knife, hot and electric, into my jaw and deep in my ear. I was frozen, feeling the pain in my inner core, as I waited for it to end. As the pain slowly subsided, aftershocks shot through my face, my tongue, my ear. Nothing I had experienced in my life had prepared me for the pain of that moment or those to come.

Farm Girl Genes

I was raised a small-town girl. My hometown proudly displayed its population of 200 residents on a sign that was built by the local high school students at its entrance. My life was one where hard work was the utmost value, if not at school, then certainly at home. I grew up on a small farm with many types of animals, mostly cattle, to care for as well as a small number of crops. When we were younger, my siblings and I spent mornings and evenings hauling water in five-gallon buckets for all of our animals, as well as spreading hay and filling troughs for them. As we grew older, we added jobs to that, working at nearby farms. During the summers, my sister, several friends, and I, would spend our days walking up and down miles of rows of grass or other crops with sprayers of varying weights on our backs, talking, singing, or sometimes in comfortable silence, spraying weeds.

At a young age, I learned that if a job wasn't done right the first time, then it would be redone, and redone again if necessary, until it was done properly. Although we tried, and on occasion were allowed to get away with it, there was no cutting corners on our farm. As a child, I thought this expectation was one step away from child abuse. However, throughout my adulthood, I have been rewarded greatly for this installation of work ethic, and I am thankful for it.

Like most teens, I tossed around different ideas about what I would like to do when I grew up. I circled and circled on recommendations to get a job at a local department store and knew that didn't fit me. I wanted more. I reflected on my life and on my friend Tammy, who I had known in grade school. Tammy had

been in a fire as a child and the majority of her body was covered in burns. One of the greatest gifts my mother gave me was to make me hang out with Tammy after school to learn that she was just like me. At school each day, she was teased and bullied without intervention. I don't remember to what extent I stood up for her as I should have. I do remember eating off of the forbidden red tray, which, to the children, represented Tammy's scarred skin. This memory continues to ignite me to advocate for others today.

Inspiration to Be More

Thoughts of Tammy inspired me to become a doctor—a plastic surgeon who treated burn victims. I tested the waters and started telling people that this was what I, the 2.5 GPA student, would be. I got various responses, from you can't afford to go to college, to you aren't smart enough, and you should be a nurse. I grew up in an environment where men and women had traditional roles, and the idea of a girl, especially one with no demonstrated aptitude, becoming a surgeon was not well received. But I didn't fit into a traditional role. That was never who I was. I didn't fit. So, I joined the Air Force and set off to find out where I belonged.

Over several years in the military, I turned from a shy, “won't talk unless I have to” girl, to a more confident version of myself. I started to believe that maybe I could be a surgeon. After serving in the Air Force, I enrolled in undergraduate school as pre-med with the intent of pursuing medicine. I concentrated on science and did the things that I thought would keep me on track to meet my goal. I took an acting class, which was the biggest gift that I gave myself, as it helped me to further shed my shy and ever-hesitant skin and become a better version of myself. Throughout school, I juggled being a wife and mother with my desire to be a doctor. I didn't realize it at the time, but my family was winning and my desire to be a surgeon was slowly waning.

In the end, my family won out, and I didn't quite make the cut for medical school. So, the family packed up our belongings and moved cross-country from Oregon to South Carolina sight unseen and chosen only because they had two medical schools, a low unemployment rate, and an inexpensive economy. I began to create myself again.

Since that time, I have benefitted immensely from the work ethic that I learned in my youth. I have invented and reinvented myself multiple times through earning an environmental degree and working in many facets of the environmental field and then later in healthcare administration. I have been recruited for positions multiple times by both friends and strangers as a result of my hard work. But still, I continued to search, looking for something that felt right.

The truth is that I have a strong passion for environmental stewardship—for walking through a forest, the breeze on my face, identifying the birds and other wildlife that I encounter. Engaging in activities that prolong the life of our great Earth is something that I believe we should all care about.

But when that soft wind began to bring pain that brought me to my knees, I had to put that desire on hold and look forward.

Searching for an Answer

Shooting, stabbing pains in the center of my ear. Not often at first, maybe once a year, and occurring for just a few seconds. Over time, they came more often. Sharper. Deeper. Enough to cause me to seek medical assistance, which is unusual for me. Over the years, I was misdiagnosed over and over again with eustachian tube disorder, TMJ, ear infections, and other ailments. Several years ago, my pain rose to a critical level.

Starting with the typical sharp stabbing in my ear, my pain escalated to hot, electric pain that lasted for up to a couple of minutes at a time with an intensity that made me lose my breath. It was more severe than any pain I have felt in my life. It was sparked by the slightest breeze or touch to the side of my face, chewing, or even opening my mouth. Soon, I was unable to speak, eat, or even drink. I volleyed between doctors, hoping to put a name to my pain, begging in tears for an answer. And after years of searching, my dentist said it: trigeminal neuralgia.

I discovered that there is not a cure for trigeminal neuralgia, and although an artery compressing the nerve is a common cause, sometimes there is no identifiable cause at all. I worked with my neurologists for months, and they encouraged pain treatment through medication. However, it was often hard to get an appointment, and so my pain was frequently out of control. I requested additional evaluation, an MRI, to determine the cause of my pain, and was told that there was no reason for such testing.

I began to feel resentment for my neurologist and for my pain itself. I began to fight the pain, the tension causing it to escalate. I found it increasingly difficult to accept this thing that was happening to me. I was depressed. Disconsolate. A close friend recommended a book, *The Last Best Cure* by Donna Jackson Nakazawa. It helped me to put a name to my feelings. Fear, anxiety, terror, depression. I began to associate my feelings with my condition. I started to think about how I was internalizing my pain and how that affected me.

Relief at Last

After months of frequently uncontrolled pain, I found the courage to seek outside help. I worked with massage therapists, who often caused the pain to escalate, and was eventually referred by one of them to a neurosurgeon. He found an artery pressing on the nerve as well as a vein that had grown through it and performed a microvascular decompression. This surgery gave me relief. I was sure that this would be the end to my pain and at the same time was terrified that it would return. Every time I took a gulp of water, I waited for that familiar shooting pain in my ear.

I resumed my life and began to focus on my personal and professional goals. My husband and I expanded our real estate development portfolio and have found great interest and passion in this work. I was promoted at work. Then, during a brief call with my good friend Kurtis Drake, he asked me if I had ever considered starting a podcast. This is something that I had been considering for some time, and during that moment, there was an instant shift, and he and I began planning. Several months later, Kurtis and I officially launched the *Bring Your Own Best Show*. Our show puts good into the world in a way I've never been able to before. It makes my heart full in a way that it never has been. This is healing for me. Among all of these different victories, I slowly began to move forward with my life. I contemplated the effect that the pain had on me and began to come to terms with it.

When the pain returned just over a year after the surgery, it was mild, and I cried inconsolably. I felt empty. Desolate. As time progressed, so did the pain. It came again and again, sharp and stabbing, hot and electric. I was frozen and unable to breathe. I searched for a way to bear it. I revisited *The Last Best Cure* and contemplated it. I meditated. I slowly began to understand that the pain was an integral part of me and that I must accept it as such, name it, and breathe through it. As each pain rolled through me, I experienced an initial moment of shock and teeth grinding tension, then transitioned into meditation and deep breathing.

Embracing Every Part of Me

I have learned much through all of these experiences—that kindness is more effective than anger, the incredible power of thought on all facets of our lives, and the importance of accepting and loving ourselves as we are. As a result of these lessons, I found myself no longer fighting the pain but accepting it. Although this didn't lessen the pain, it completely changed my mindset and my body's reaction to it. It allowed me to think past the pain. To look forward to other things in my life. I am not only looking forward to ways to treat my condition but also finally looking at ways that I can find self-actualization.

This won't be the end of the journey for me. I will continue to embrace my pain as I also search for relief from it. I will find my greatest fulfillment in helping others to find and embrace happiness. I will continue to produce *The Bring Your Own Best Show* with my partner and friend to find self-improvement and share it with others. And I will know that I am fortunate to be as I am.



To contact Belinda Gravel, get more information about her story, or hear more about the Bring Your Own Best Show, email Belinda@BYOB.show, go to BYOB.Show, or Facebook and Instagram [@justbyobshow](https://www.instagram.com/justbyobshow). To receive information on how you can bring your own best, email Help@BYOB.show.



Tweetable: Kindness is more effective than anger, and our thoughts are a powerful force in all facets of our lives. Above all else, we must learn to accept and love ourselves as we are. It is only from there that true change and freedom occurs.

RAVIN S. PAPIAH

The Life and Adventures of Pepe

Ravin S. Papiah is highly decorated in the industries of professional speaking and network marketing and is passionate about helping others reach their highest potential. He is a founder-partner, certified coach, speaker, trainer, and executive director of the John Maxwell Team, a Gitomer Licensed Trainer and a Distinguished Toastmaster (DTM).

Year 1970

1970 – a year when Mauritius was hit by two cyclones, Iseult and Louise, leaving severe damages. 1970 was the year of the ninth edition of the FIFA World Cup in Mexico. 1970 was also the year when the dreams of the bullied and timid five-year-old Pepe were born, the dreams of touching the stars of the sky when life itself was not guaranteed.

Pepe was born sick and weak, condemned by doctors to an early exit from planet Earth. At five years of age, Pepe discovered a world where eagles soar and champions thrive, a world where *Mission Impossible* becomes *I'm Possible*, a world where the word "limit" is unheard and the imagination is wild and boundless.

Pepe discovered the prowess of Julian, Dick, Anne, George, and Timmy of the Famous Five. He related to them at the core and stayed stoked to their adventures involving criminals and lost treasures. In 21 full-length *The Famous Five* novels, Pepe was immersed in the five friends' adventures requiring courage, resilience, and guts to solve enigmas and crimes that even adults would run away from.

When Books Turn Friends

Friends were a scarce resource for Pepe, for his "friends" preferred outgoing kids as buddies. Pepe was far from that kind. Lost in his inferiority complex, he would face his bullying with shame and internal pain. Pepe wanted to die rather than live an empty life. His struggle towards his own self-esteem was a torrid one. It was near impossible to find purpose when the mind was clouded with a picture of an unworthy and incomplete self. Life was feeling inadequate and meaningless.

But God had other plans! When humans can't see their worth, or worse, when YOU can't see your own worth, the Almighty finds ways to show you a mirror of your augmented version.

Pepe's breakthrough came through his introduction to books by his teacher, Miss Chantal. Where, in the normal world, all was doom and gloom, in his book world, all was exhilarating and exciting. From *The Famous Five* to *The Secret Seven*, Pepe devoured all the opuses of author Enid Blyton. If you have never read both series, whatever your age, grab them, devour them, and come out fortified, because that's what happened to little Pepe.

The heroes of Pepe's books conditioned his mind as Superman, despite his frail body and health. Pepe read books as if his life depended on it and persisted in his fight to add years to his existence amidst the unconditional support of his mother and siblings.

He celebrated his 11th birthday by becoming a scholarship winner from his primary school graduation—a feat, given he attended school only partly due to his unstable health condition—and by overtaking the 10 years of life he was officially allocated! He was already alive one year more than announced!

Through the characters in his books, Pepe pivoted his life, a fundamental shift in his mindset conditioning. While the world was laughing at him and his frail conditions, he imagined a powerful inner self that was constantly defying the physical limitations of his body. In his imagination, he was the hero. Not the self-acclaimed hero, the people's hero, the one that fights for equal rights, that brings justice to all, that exudes power in his voice—the voice of the weak and the helpless. Pepe thought of himself and the other people of Mauritius who experienced hard times due to cyclones, frequent power outages, no government assistance, no natural resources, low incomes, extreme poverty, and poor healthcare.

Pepe was like a coconut: outside was his harsh reality, inside his promised land. Reading, imagining, conditioning, that was the pivot for Pepe, a pivot that was consistently constructed over the years of his schooling. When schoolmates were playing, Pepe was deeply involved with his books, loads of them, one building on another, one story attracting the next.

An Exemplary Mother

Pepe's mother was his boon. When the doctors gave up on Pepe's frail health conditions, his mother stood up for him. She gave him the worst-tasting grandmother's medicines to swallow and kept uplifting his spirits. Pepe would always find solace in his mother's arms, but Mama was not keeping Pepe in a cotton box. She made sure Pepe understood the value of life and, better, the value of fight. She would not treat Pepe as a sick child at all, and when he was old enough, at nine years old, she made sure he accompanied her in the sugar cane fields to get a taste of the struggle of life.

Hard were those days for Pepe as he roasted in the hot sun, working to clean the sugar cane fields. Bruises and cuts from the sugar cane leaves would mark his face and hands but much more his mind and soul. Pepe did not want to come back, but the fields would be his destination every school holiday for the next nine years. The pain gave birth to a deep desire in Pepe, a desire to be educated to attain the promised land—far away from sugar cane fields.

Mama succeeded in building a resilient mindset in Pepe, a mindset that would mirror the continuous fight for life as an opportunity rather than a curse. Pepe understood his mother's fight many years later, a fight against her own motherhood in order to teach Pepe to fight his own fight. Pepe was inspired by his mother, who never attended any school but graduated life and motherhood with flying colors.

A Bullied Youth

In his early years, Pepe could not understand the rejection from his “friends” and could not make sense of the bullying, even believing the bullying to be his friends' sense of humor. As years passed by, the understanding grew clearer. The bullying became painful, and it took a toll on Pepe. He started developing inner anger, which burst out one day when he punched the classmate sitting next to him in the face, breaking two front teeth.

This incident disturbed Pepe a lot. He felt very guilty. Despite his friends making fun of him, Pepe loved them anyway. He needed that friendship. He needed that love. In fact, he was roaring for it. That incident was also a turnaround for most of his classmates. They understood they may have gone a bit too far. Pepe apologized for his punch, and ultimately the two became best friends forever.

The other classmates started coming close to Pepe and came to understand his situation better, and their friendships grew stronger. Despite the internal pain, that was the only time Pepe burst out in anger. He would normally act indifferent even when he was hurting, as his main aim was befriending his classmates. He wanted to have his own Famous Five or Secret Seven.

Ultimately, he conquered his friends' hearts. The stories of the books he read gave him several life lessons, but the one that had the most impact on him was the belief that whatever you are looking to get in life you have to give first, including love and respect. He loved his friends, despite them bullying him, and in the end, he was the Famous one!

Pepe's life lessons showed him the path to living a good life. The stories in his books opened his mind to life—adventure, the good and the bad, the courage to take a stand, the tenacity to keep going in the face of adversities, the deceit of some people, the kindness of the majority, the rewards of hard work, the

value of thinking—all in all, the true colors of life, from the good to the bad to the best. It was truly a game changer! It was as if Miss Chantal opened the magic door to ultimate life success by introducing Pepe to reading that first book.

Sitting on the Shoulders of Giants

Now, you may be thinking that that was the end and he lived happily thereafter, right? Nope! Pepe’s life was filled with struggles, his poor health being the catalyst for more. He fought his weakness all the way through adolescence and adulthood. His childhood conditions created that complex of inferiority in him—the complex that he was not “normal” like other boys. Whether it was bodily shape, muscular courage, or an attractive face, Pepe was not blessed. This is what he thought, and his complex stayed with him for a long, long time. This sense of unworthiness and not being enough made him attempt less, despite the fact that whatever he attempted, he accomplished with flying colors.

His incredible successes, whether at school, college, work, or business, were still not enough to convince him that he WAS enough. His initiation to reading and his discovery of the world of books ultimately attracted him to the world of personal development and introduced him to his first mentor, the great Jim Rohn.

Jim’s timeless wisdom was at the heart of Pepe’s transformation from reader to practitioner to preacher. From the world of Enid Blyton’s fiction, Pepe was transported to the world of reality where the characters of *The Famous Five* or *The Secret Seven* jumped ship and became the Jim Rohns, the John Maxwells, the Brian Tracys, the Tony Robbins, and the Les Browns. Life kept throwing its ups and downs, but God kept providing the resources to motivate Pepe to keep going, thanks to the generous sharing of his mentors.

And the Difference Maker Appeared

What attracts you when you are shy? For Pepe, it was lawyers, court scenes, the power of the voice, and attractive and inspiring messages. That was Pepe’s world of illusion. He thought that he could never become those.... But then, he did become.

Throughout his life, Pepe was blessed with pivots, sometimes teachers, sometimes strangers like South African Val Leech who introduced him to Jim Rohn, and sometimes opportunities like direct selling and encyclopedias. But the biggest pivot in Pepe’s life came in 2017 when he got to meet his 19-year mentor, the one who would teach him how to connect the dots, the one and only, Kyle Wilson.

Meeting THE MAN himself was destined for Pepe. Kyle Wilson had been his ghost mentor, the one behind all the magnificent personal development

products Pepe had been buying since 1998. He was the true architect of Pepe's personal growth since then. It was only after Jim Rohn passed in 2009 that Kyle Wilson "appeared" in front of his millions of followers, and Pepe instantly became a fan. His dream was to meet Kyle one day just to shake his hand in gratitude for all the difference he made in Pepe's life. When the occasion came eight years later, it was a no-brainer.

After 29 hours of travel from his small island home country of Mauritius, Pepe felt chills and butterflies when he rang the doorbell at Kyle's home in Dallas, TX, USA. Moments later, it was a grand reunion with his mentor, who would make all the difference in the direction of Pepe's life. As Jim Rohn said, that day really turned his life around.

Pepe's transformation would have been incomplete if he would not have met Kyle. At that time, Pepe was going through one of his hardest patches. He was lost and confused. At those moments when things suck so badly, your normal coping mechanisms no longer cut it. Pepe was out of ideas.

Kyle was able to spot Pepe's weakness, the one reason he was not able to get to his next level—inner courage! Courage to take a decision and stick to it, was alien to Pepe. Through a whole day of one-on-one coaching, Kyle helped Pepe connect the dots. The gap between his problems and becoming unstuck was a lack of decision due to a lack of inner courage—that force, that faith which you need to act.

It was a turnaround day for Pepe. He connected the dots—faith and belief should trigger inner courage, otherwise they don't exist, and Pepe believed. Faith was always his driver. So why was he unable to muster that courage to act? Fear. He was afraid of the consequences of his actions.

This is where he was clouded, and this is where Kyle's intervention changed his life. Kyle walked Pepe through that dark spot and showed him the light forward. The actions he would have to take were hard, but the RESULTS would be precious. Pepe's vision became clear. Pepe won the battle, and a new life emerged.

Inner courage made Pepe realize that he could not change people's perception. He could not force people to love him or prevent them from hating him. Those who love him, love him, and those who hate him, hate him. He cannot do much about that. He also realized that he should not be doing the things he wants to do for other people. He has to first do them for himself and then for the people who love him and need him.

That courage stayed with Pepe. Not being a natural go-getter, Pepe had to push himself to work hard and take the necessary actions, but the last four

years have turned out an absolute success. Pepe was recognized as a four-time Amazon #1 bestselling author, #1 international music artist, and global business radio host and received several international deputations and accolades. Pepe has been connecting the dots and is still connecting them.

Pepe's meeting with Kyle Wilson is a legendary story! A true life-changing story.

The Three Why's...and a Life

Fifty years have passed since Pepe was five years old. His mother's belief and sacrifice won. Pepe has lived 45 years beyond the doctors' prediction—an incredible amount of bonus years, and there are still more to go. Pepe could have believed his short lifespan, his mother could have believed the doctors, and then this story would not have been published in this book. Pepe's story is the story of each and every life—the story of happiness and adversities, the story of pain and pleasure, the story of belief and doubts. But each story does not have the same journey nor the same ending. Why?

Every life has a story to construct. God provides the stage and the resources. We are either aware or we are not! There have been and there will be many Miss Chantal's in the world, and every child can become a Pepe, but not everyone does. Why?

Jim Rohn and Kyle Wilson transformed Pepe's life. Many people around the world had the privilege of being introduced to and hearing Jim and Kyle, but not everyone heard their voice. Why?

The answers to these three why's are reflected in Pepe's life journey so far.

To persist in life, you need to learn persistence. Pepe learned persistence from his mother, and he became aware that lows and adversities can be conquered by persisting in the fight.

Life gives you tremendous opportunities to pivot. We just have to be aware to seize them. Pepe learned to grab opportunities from Miss Chantal through reading and kept welcoming mentors and coaches throughout his life who, in turn, enlightened him on when to pivot his life.

And when Pepe was enlightened, he seized the moments of truth, listened to the voices, and heard the messages. BUT he didn't stay there. He applied the teachings, he followed the directives, he jumped on the shoulders of the giants, and he took action on the scary steps. That was the game changer! To take action on the things that scare you, that make you freeze, that give you goosebumps. Do the thing you are afraid of, and the world comes to you.

Pepe is still on his journey. He has so much to complete despite so much having been completed. There are many more demons in his way, but he has become a champion at slaying the dragons. “Demons are nothing,” he says! He adds that “If you are not aware, you are nowhere, so **persist**, **pivot**, and **change the game!**”

By the way, do you have any idea who Pepe is? The sick child—whose life-defining moments prevented him from quitting, established in him successful habits of super achievers, and gave him the courage to bring value and solve problems so that he can leave a legacy—that’s your boy, Ravin Souvendra Papiah! Ravin is determined to fight against all odds to achieve all that can be so that on his last breath, his wide smile will be proof of him having done his best.



Connect with Ravin S. Papiah, professional speaker and trainer, in The Life Defining Leadership group on Facebook, on LinkedIn, on his website www.johnmaxwellgroup.com/RavinSouvendraPapiah or by email at plcjmleadership@gmail.com.



Tweetable: Life gives you tremendous opportunities to pivot. We just have to be aware to seize them.

ROSS STRYKER

Battling Depression

Life Is Worth the Fight

Ross Stryker is a real estate investor, developer, and syndicator. He is a former US Army Lieutenant Colonel, orthodontist, and entrepreneur who helps former medical and dental peers (and others) find solutions to barriers that keep them from reaching their “freedom point.” His emphasis is on getting their money out of the Wall Street casinos and onto mainstreet in tangible assets that not only enhance financial security but also the lives of the people where they invest.

A Long Day Gets Longer

It was June 7, 2017, and I found myself alone in the cool night air in Asheville, North Carolina, shaking, and really, too stunned to cry. The events of the day were a blur as I tried to gather myself before returning inside, back to the hotel room I was sharing with another attendee for an important conference beginning early the next morning—actually, this morning, as it was now past midnight.

A little earlier that night: “Ross, you just need to leave this meeting now! Go home. Take your wife to the beach and forget about all this.” At 11 PM, that was how I was greeted in the hallway of the hotel by a mentor, a coach I will call David. He then stormed off, leaving me dumbfounded, confused, and alone in the hallway. This day had undoubtedly been one of the longest, most depressing days of my life. And then this!

I gathered enough energy to get outside and found a bench in the dark where I just sat for the next hour, alone and scared. David may have felt threatened in some way by my attending this meeting, as if by attending, I would somehow take some of his business away from him. I can see that now in retrospect, but at the time, all I could think was...frankly, in the fog I was in, I'm not sure I was thinking anything rational at all.

A Perfect Storm

Earlier that day, I had flown my aircraft (I am an instrument-rated pilot) from Missouri to Alabama to pick up my friend for the conference, then on to North Carolina. Once there, I jumped on a video conference and concluded the three-year-long process of the sale of a successful business that I had built from the ground up and run for 23 years.

And, I found myself struggling with the finality of that process. Yes, I was happy with the sale, but I had been struggling over the past few months with my new identity, and the completion of the sale really brought home the fact that I still did not have that new “who am I” established. I had said for years that I would sell that business when I found something I enjoyed doing more, and here I was, still not sure if I was on track with that something else I was currently pursuing.

Also, earlier that day, a friend I trusted in our business dealings had texted me to say that they had other options and that they wanted to sever their ties with me. Oh, did I mention that my marriage was on the rocks as well?

So, there I was, alone in the dark, totally immersed in self-pity and self-loathing: a mentor had berated me, a friend betrayed me, an identity was lost, a new one was not found, and my personal life was a mess as well. And I was asking myself, *What in the world am I doing here? What do I do now?*

And those dark thoughts of suicide started creeping back into my mind. Somehow, I had fooled myself into thinking those thoughts were gone. But in reality, I knew somehow that I had never really conquered those demons. They were always there, just waiting for a chance to resurface, and today was the perfect storm. The perfect storm, just like it had been for my older brother Charlie the day he took his life. And now I understood what he must have been thinking.

I went inside. Thankfully my roommate for the conference was already comfortably in bed with his sleeping mask on, and he was oblivious to my condition. I laid down for a restless night. While I attempted to sleep, it was hopeless.

The next three days were devoted to my new business as a real estate investor, but the proceedings at the conference were a blur as my appreciation for the content was overshadowed by trying to deal with the events that I have described.

Military Career to Civilian Life

So, how did I get to that point? By all accounts, I was incredibly successful. Anyone looking at me would say that I had it all, a wonderful business and reputation in the community. I was financially set and had a new business underway that seemed to have great promise. After college, I attended dental school, and after completing my degree work, I went into the United States Army where I had an amazing career for 12 years, reaching the rank of Lieutenant Colonel, winning numerous awards, and completing my specialty training in orthodontics (a highly competitive specialty to get accepted to). I

received an award for the highest score on the written national board exam—an exam taken by over 400 residents around the country.

I enjoyed my career in the military, getting opportunities that civilian dentists never dream of: tours overseas, field maneuvers, helicopters, armored personnel carriers, and combat medicine training. But as any career soldier knows, there are times when politicians determine your pathway more than the military itself. And so, in one of those periods when the need for warriors was deemed non-essential, I left the military for the private practice of orthodontics without completing the years necessary for military retirement.

As much as I hated to leave the military, I was also excited to make the transition to test myself in private practice and compete on that playing field. As I made my plans to make the jump, I was too naïve to know any better and did everything contrary to what I later found the experts would say to do. I opened a new practice with no patients—always buy an existing, cash flowing practice, the experts say. I went to a community where I knew no one and had no built-in referral networks—a bad strategy I later found out. And I built a new office building instead of renting—rent at first, the experts say, to conserve capital and to give yourself the option of moving to a larger space as your practice grows.

But in spite of these choices that I would later learn were contrary to expert advice (and I would say, perhaps *because* they were contrarian), and with lots of help from those that I assembled into a team, I built a thriving practice. First, two team members, then three, then four.

As the practice grew, I can recall asking consultants as they came in to help us fine-tune our procedures and our customer service, “How do you know when enough is enough?” It was not as if I had a grand plan. We just emphasized great customer service and a friendly environment, and our practice continued to grow. Remember, unlike a general dentist, an orthodontist loses his entire patient base every two years. As patients finish their treatment, new patients are needed to take their place.

Too Much Success?

The growth of the practice I would compare to the story of the frog in a pot. The water is slowly heated up, and the frog never realizes the water is becoming so hot that he will be boiled alive. So it was I just “woke up” one day and realized that I had three locations and 24 team members. Being the competitive person I am, I “competed” via a service where data was reported anonymously and your ranking versus other top practices in the country was reported back. I had grown one of the largest single doctor practices in the country. I had become

the frog boiling in the pot. I did not own the practice, the practice owned me. It was a monster with so many moving parts, and I no longer had control.

At the same time, my personal life was a mess. My now ex-wife was and is a very good person, but I had known for years that something was very wrong in our relationship. We stopped having anything in common, and we quit working on our marriage. But I had made a vow. And mistakenly, I thought that since I made that commitment, and the world thought that we had the perfect marriage, that somehow divorce was dishonorable, that my only alternative was to take my own life. I now know how crazy that sounds, but in that period, I was not thinking correctly.

I mentioned my older brother's suicide. Again, I believe it happened during a perfect storm: business issues, sleeping pills, and a family history of depression. Our grandfather took his own life, and our mother had been hospitalized numerous times for depression. My middle brother Ron passed away from cancer. Really, my two brothers were my only true trusted allies, the only two people that I could tell anything at all to, and they were gone.

I had already pivoted from being a military officer to being a successful orthodontist in private practice. The sale of the practice was initiated shortly after I found my next career, and although it sounds strange, that next career was going to be as a real estate investor. I was joining mastermind groups, investing passively at first, and then as time went on, becoming more active. Just like my previous careers, I started to achieve. But in reality, I went from being the smartest person in the room as an orthodontist to being, at least what felt like, the dumbest person in the room.

Just Fix It

So, back to that night of June 7, 2017, and that real estate investing conference. I was at a low point, contemplating ending my life. With a loss of purpose on the horizon, combined with the stress of always taking care of everyone else, and a marriage that was not offering the emotional support that I needed, I had reached a predictable breaking point. Fortunately, as I have told others since, yes, I remembered the family history of my oldest brother, my mother, and my grandfather, but what kept me moving slowly, one foot in front of the other, was the memory of my middle brother who fought so valiantly for seven years in his battle with cancer. I remember how angry he was about our brother's death. Both of us kept asking why. Both of us kept asking ourselves, *What could I have said or done to prevent this?* I knew that I did not want to leave others with that burden.

I resolved to get through this dark time. I reached out for help, entered personal counseling, later tried marital counseling, and later started divorce counseling.

As one of my favorite aviation mentors would say to me whenever I was 50 feet off altitude or just slightly off the assigned speed for whatever maneuver we were practicing, “Stryker, just fix it.” That has stuck with me in so many areas. Don’t complain about something, just fix it.

With the sale of the practice, I was to work for a period of 18 months for the corporation that bought us. They had given me a fair price for the practice, and now they were set to pay me a very healthy salary to work back for them. In essence, I was to say great things about them in the communities where I had worked hard to earn a great reputation and then turn things over to them.

I knew in my heart that I would be miserable working for a corporation, and they likely knew that I would make them miserable as well. So, I approached them with an offer they could not refuse. Find another doctor that you can pay a lower salary, and I will walk away without any of that guaranteed compensation package. At this point, I was fighting for my freedom and my life. Money was secondary. Frankly, it was music to their corporate ears, lower salary and the ability to terminate a business owner who would likely question every corporate-mandated change that they wanted to implement.

Within three months, I was out on the streets a free man. I was able to focus more effort on my health with increased exercise, which led to a better mood. As I previously said, I got counseling, and my work there has been helpful in learning new practices to shift the patterns of my thinking.

I continued to learn more and more about my new endeavors in real estate. I have spent the past seven years slowly creating my new identity as a real estate investor and now as a real estate developer. I have transitioned from investing in single family homes to larger commercial projects in the tens of millions, all the while helping former colleagues find a safe place to invest their money.

More importantly, I am working on myself, improving my physical and mental health. There is no magic solution. It’s an ongoing process.

To most people, I did not seem like the kind of person who would suffer from a behavioral health problem. In a culture of accumulation and achievement, I seemingly had it all, the dream job, money, respect. But after all that success, after reaching all those goals, I still felt like a failure, and I was ashamed.

As Brene’ Brown is quoted as saying, “Shame is the most powerful, master emotion. It’s the fear that we’re not good enough and we are not willing to talk about it.” That’s precisely why I tell this story, because my story is not remarkable. Nobody, regardless of their successes or their failures, is

immune to potentially suffering from anxiety, depression, or other behavioral health issues.

What I do is remind myself that no situation is permanent. I reached out for help. That made a difference, and eventually, I found more strategies that helped. Each day, I choose to continue because it's worth it.



*Ross Stryker is the founder and CEO of Smart Asset Opportunities which is dedicated to helping busy professionals and small business owners reach their “freedom point”—replacing their transactional income (exchanging hours for dollars) with passive income, allowing them to pursue interests, go on mission trips, focus on hobbies, or just spend more time with their families. ross@smartassetopportunities.com
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Tweetable: When we feel like we can't go on, that's just a feeling. We can go on.

DR. ASHLEY BLAKE

A PhD in Persistence

Being a Mom and Founding a Gold Standard Pediatric Therapy Center

Dr. Ashley Blake is an entrepreneur, mother, wife, and successful leader. In 2021, she received the 16th annual RUBY Award that recognizes the upward, bright, and young. Additionally, in 2021 her pediatric therapy center was selected as a Michigan top 50 company to watch. She hopes to inspire women, mothers, and individuals to follow their dreams and be persistent in accomplishing goals that lead to changing their family's legacy.

Persistence Is Not EASY!

I grew up in a middle-class family that taught me the concept of a strong work ethic. My father worked a full-time position during the week at a local community center. On the weekends, he operated a lawn care business with the help of myself and my sister. As school-age children, we were up every Saturday and Sunday mowing lawns, helping my father build a business.

My father and mother were the image of persistence. Over the years, with little to no marketing, my father built his small company to be a high-quality, customer referral-based company. His business was known in our hometown as the company that not only completed quality work but cared for its clients. He persistently pursued his love for being outdoors and serving elderly citizens daily through his working years. Every weekend, he taught my sister and me customer care and to persistently seek out a career that you love even when your outer circle or family does not agree. A strong work ethic and persistence to complete tasks even when they seemed impossible was pounded into our heads every weekend from 7 AM to 5 PM.

Growing up with this mindset allowed me to overcome future obstacles that others may not have been able to. I credit my work ethic to my parents who modeled for their children strong work ethics and persistently taught the importance of caring for customers and the quality of the work that you perform.

Persistence Is Hard!

My daughter was born during the first year of my bachelor's and my son came along shortly after in my fourth and final year of my bachelor's. To graduate on time, I encountered a challenging semester that final year where the classes

and scheduling did not accommodate a commuting mother attempting to nurse her son to his first birthday.

In the summer months, every college student starts to plan out the fall semester. This was my final semester, and commuting two hours to school round trip made scheduling even more complicated as I tried to travel fewer days and bundle my classes when the opportunity presented itself. During this time, online classes were not popular or available for students working towards the degree of my choice. My son was at his peak for eating, and nursing at least three times per day was not a choice but rather a demand from my body and a necessity for his development.

I finally created a schedule where all my classes lined up to accommodate only two days of traveling to the university. These were 14-hour days with my class schedule and commute time. I would need to pump a minimum of once per day while on campus just to not be in pain and to allow my body to continue making milk for my son. I was off with my big plan, a schedule that would fit my graduation timeline and my family's needs. I was excited, especially after I had redirected my graduation plans by a semester with the beautiful surprise pregnancy of my son.

When I discussed my schedule with my department advisor, she said, "Well, Ashley, this schedule will work, and you can graduate on time." Cheerful and ready to tell my husband about the good news, I turned and asked her if the department would have a location where I could pump once a day so I could continue to nurse my son and finish the semester to graduate with my bachelor's.

She told me there was not an available room in the department, and a professor's office would be the only place she could think of that would be private and available. Here is where persistence became a game changer for me as a professional working with others that did not share the same values, goals, or vision. I am optimistic and always try to see the bright side when others see a dead end. Outside of scheduling, the university, which I was paying thousands of dollars to attend, was struggling to help this working, college-career, breastfeeding mother of two kids under two years of age. I was determined that this semester was possible with a little bit of support.

I asked a few professors about using their office, but they were hesitant to give me an office key and could not guarantee their semester schedule or office hours. One of the professors suggested that I check with the student life program to see if this situation had ever come up before and if they had solutions.

The next day, I called the office of student life, and the coordinator could only recommend the campus multi-stall restrooms. I am not overly concerned with germs, but I would be damned if I was going to pump breast milk in the main building with students and professionals walking in and out of the restroom. I did not feel right in terms of respect, and I was not about to jeopardize passing bathroom germs to my son from a university with a significant size campus. This was not an option I was willing to accept!

I asked the coordinator one more time, “Are you sure there are no single-use bathrooms on this campus?”

“No, I am sorry there are no individual restrooms.” I just could not believe this to be true. I did not want to choose between nursing my son and finishing my education which would allow me to follow my career plans! I did not come this far to let a little challenge stop me.

After a week of persistently walking across campus, making phone calls, and scheduling appointments to discuss this with managers in different departments, I was exhausted. I still remember the phone call and joy in my heart when someone said, “Ashley, this is not that big of a deal, and we will figure this out. Just give me one day, and I will have a room for you. I was relieved and excited to find one person willing to help a mother, student, wife, and family achieve their dreams by helping in a little way.

The director of the disability center opened a testing room for me every Tuesday and Thursday for the entire semester. She made me feel comfortable, respected, and important. The student working the front desk knew me by name, helped me put a piece of paper over the window of the door to help preserve privacy every day, and even offered to store my milk in the lounge refrigerator if needed. Wow! All it took was persistence and finding one person that shared my passion for education, motherhood, and nursing to achieve the goal of graduating with my bachelor’s with two children under two in five years.

Persistence ALWAYS WINS!

During my childhood, I was always persistent with certain ideas and concepts. Finding a room where I could pump the final semester of my bachelor’s degree was my adult moment that allowed me to advance to a higher level of persistence. I had managers, coordinators, professors, and other highly respected individuals telling me my vision was not possible, that they did not see a solution for me. Seeking out what I wanted, even if the majority did not see my vision, made me unstoppable.

This experience taught me a valuable lesson. Rise above and never stop persistently seeking out your passion and vision for areas that you know are right for you or your family! This was a pivotal moment for me as a mother,

student, and career-oriented individual. I was never going to allow anyone or any program to determine my future.

I was accepted into an accelerated master's program at the same university and finished in two years with two children under five years of age. Rising above and taking on these challenges persistently provided the proof to other professors that my family, barriers, and other circumstances would not stop me from pursuing my dream of obtaining my PhD. When it came time, my professors were all willing to provide a letter of recommendation to my doctoral program because they observed me achieving goal after goal no matter what obstacle was thrown my way.

Persistence in Education, Life, and Careers!

I was accepted into a doctoral program with a research assistantship that paid for my tuition and provided a stipend. During the second year of my program, the department started a new applied behavior analysis (ABA) program, which was relatively new to most professionals in the department.

For four years, I worked with two young boys on the autism spectrum and learned about the different types of therapies available. The applied behavior analysis (ABA) program was one of those therapies that cost an abundance of money. Insurance typically did not cover the expenses or charges for services, so there was little awareness or education about applied behavior analysis (ABA). This type of therapy was known to help children with autism learn applied skills through a systematic teaching procedure, and in my four years of working with these families and the two young boys with autism, I felt a calling to pursue this area of specialization in my doctoral degree.

This would require me to attend clinical classes and add on some extra expenses. I asked the chair of the department if there would be any possibility for me to enroll in this new therapy program. I was advised to apply and interview for a spot.

I was excited to finally decide on my area of specialization and know that this was the right path for me. Thankfully, through the 18-month ABA program, my husband, family, and children sacrificed time with me. I was gone every evening and two days during the week, and I worked all day as a research assistant while commuting four hours both ways. I put 300,000 miles on my car but finished the program with a boiling passion for applied behavior analysis and the lifelong changes I could make with families and their children implementing these evidence-based, individualized teaching strategies and therapy concepts.

In the meeting where professors selected the first cohort students for the program, there were a few people on the committee that did not believe I

could pull off my research assistant position, standard PhD coursework, and my specialization classes in ABA. Persistence paid off again! Yes, I finished my PhD and passed my board certification to become a board-certified behavior analyst.

Persistence Always Pays Off!!

My children were able to observe me complete these challenges by persistently seeking ways to climb mountains. I was able to prove to those who doubted my abilities that I was strong, I was capable, and with the right team in place, I could make anything happen!

Persistently seeking my dreams and the support of family and those who believed in me changed my life and my family's legacy. I was the first person on my side of the family to complete a college degree. I created a legacy for my family by demonstrating that education and passion can be a game changer. My children discuss education as if it is not an option. Most importantly, completing my AA, BS, MS, PhD, and board certification changed the course for my immediate family, extended family, employees, and the families we serve today.

Persistence and Patience Make an Unbeatable Combination!

Education and experience provided me and my family with the opportunity to start our own business. We founded Encompass Therapy Center that incorporates child development, family studies, early childhood education, speech, feeding, and applied behavior analysis. Encompass is unique because of the specializations of behaviors, speech, and feeding. We are considered specialists in these areas.

Encompass employs 35 full-time staff, including myself and my husband. It is successful due to the persistence of team members who go beyond the basic standards in the pediatric therapy fields. We are the only ABA center in our region that has obtained a three-year national accreditation. And we are the only therapy center that designed and constructed a facility focused on creating an environment that is the gold standard for pediatric therapy environments, including therapy rooms with windows, a 4,000 square foot playground, and a classroom that incorporates learning stations, natural light, and nature-based elements.

We persistently find ways to improve the quality of care for children receiving pediatric therapy even if certain groups or individuals cannot see our vision. We know based on research and best practice guidelines that our vision is providing children and families with the best treatment outcomes, even if it takes going the extra mile to provide this standard of care. We have a leadership team that persistently seeks to rise above challenges and be a game-changing

company! Teamwork and persistence allow the therapy center to grow beyond measure and fulfill the lives of those who we serve and employ! I am grateful that, in 2021, I received the 16th annual RUBY Award that recognizes the upward, bright, and young leaders serving the mid-Michigan area, and our company was selected as a Michigan top 50 company to watch.

I am blessed to have been given each of these opportunities, and having a team has been one of the most important elements to my achieving each of my degrees, milestones, and business goals.

To those who are struggling to find a solution to a problem, BE PERSISTENT! I have gotten to where I am through hard work and dedication. Persistence has been the number one skill that has changed life for me, my family, and those I continue to serve. Persistence is not easy, but it will always win.



Dr. Ashley Blake is an established business owner, mother, wife, and CEO of Encompass Therapy Center. To inquire about her as a guest speaker in the field of pediatric therapy or entrepreneurship or as an inspirational speaker for women, mothers, and non-traditional college students, contact her at anblake@encompasstherapycenter.com.



Tweetable: Stop, listen, find a solution, and be PERSISTENT. You may not be able to appreciate the hard work in the moment, but in the end, it always pays off! Small steps of success will lead to great achievements over time.

"Energy and persistence conquer all things."
– Benjamin Franklin

AARON NANNINI

Grandma Was Right

Sharing Personal Finance Lessons with the World

After years spent studying personal finance and practicing basic concepts, Aaron Nannini went from living paycheck to paycheck to complete financial clarity and harmony—all in less than five years. He now teaches others to achieve their own financial freedom without having to sacrifice their lifestyle or happiness.

The Autobiography That Started It All

In my sophomore year of high school, my English teacher assigned a project. We were to write our autobiographies, a series of vignettes adding up to about 30 pages. At first, it seemed a little intimidating to write that much, but after breaking it up into little stories, it turned out to be pretty easy—a few anecdotes about my family and favorite childhood memories, a couple pages about playing youth sports, a story about my pet hamster from the fourth grade, and I was done.

My teacher took a couple weeks to grade it. She wrote some nice comments on my stories and thanked me for sharing. I thought that was the end, so I took the binder home and put it up on my bookshelf.

A couple weeks later, on a Saturday night, my grandparents came for a visit. After dinner, my grandma noticed the autobiography on the bookshelf. Never one to be shy, she pulled it down and began reading. From the very first page, her eyes lit up and a smile ran clear across her face.

“This story is so good,” Grandma said after reading the first couple pages.

“I can’t believe you wrote this whole thing,” she said as she held the binder full of stories in her hand. She read every word of the autobiography, only pausing to tell me how good the stories were or to ask how I came up with the topic. Being a respectful grandson, I answered all of Grandma’s questions and thanked her whenever she complimented me.

To be honest, I didn’t think the autobiography was that good. I was a little surprised that Grandma had all these nice things to say, but then again, grandmas are supposed to gush over their grandkids. I chalked it up to just that—a grandma proud of her grandson.

Grandma didn't stop there, though. An hour after reading the autobiography, she said, "Aaron, you've got a message." She went on and asked if I was going to write another book.

Another book? I thought to myself. I didn't really consider this a book; it was just a bunch of stories I put together in a binder. This was starting to go beyond a grandmother gushing about her grandson; she legitimately thought the autobiography was great and that I should write a book. I was flattered but didn't think much more about it.

Grandma's Life

Grandma had a pretty amazing life. After her and my grandfather's four children grew up and left the house, she opened up an antique store. This wasn't just any old antique store—she went on multiple buying trips to England every year and arranged for massive containers to be shipped back to her store in the United States. From there, she staged the entire store into little sections to make it a friendlier experience for her customers. She had tens of thousands of dollars worth of antiques in her store at all times.

She also was one of the first business owners in her town to begin using computers for bookkeeping and record keeping. She later told me that many business owners in the area said computers would never catch on and that bookkeeping by hand was the only way to go. Some even laughed at her for using this new technology.

After retiring from the business, and never one to shy away from a project, Grandma took several classes on genealogy and traced our family roots back hundreds of years. This was well before the internet age, so that meant a lot of time spent traveling around the West Coast to research our family history in local libraries. She then went on to write an autobiography of her own, more than 500 pages. She enjoyed the writing process so much that she taught several writing classes in her community about how to write your life story. Several of her students put out their own books.

Maybe this was why Grandma was so passionate about me writing my own book. She had written one herself and helped many others write their own story. On and off for the next several years, Grandma would bring up how talented a writer I was and that I "have a message" I need to share.

The time passed by quickly, and the next thing I knew, I was out of college and just looking to survive in the work world. Writing a book was the furthest thing from my mind.

Paycheck to Paycheck

As I entered the workforce to get my first “real job” out of college, things were scary. The economy wasn’t great, and I had few job skills. To be honest, I was just looking to have enough money each month to pay my rent and bills and have a little left over to spend. I heard from some family members and friends that I should invest, but the advice went in one ear and out the other. Investing was something I thought was only for the rich.

This mindset was pretty normal for someone fresh out of college at the time. The problem was I kept this mindset for the next ten years. I never took the time to learn about money, investing, and ways to secure a better future. I was just getting by, living the same way as the year before, the year before that, and five years before that. I don’t know if it was a matter of not knowing any better or not taking the time to know any better. Either way, the result was living paycheck to paycheck and barely getting by.

Looking back, this must have been okay with me because I kept living this way. I was always one paycheck away from financial trouble and thought that was the way it was supposed to be. It wasn’t until my early 30s that I took action to change my financial situation. I wish I could say the change occurred because I just decided to change my life one day, but more than anything, it happened out of being fed up.

Enough Is Enough – Overdraft Fees

One Monday afternoon after work, I was looking at my bank account online and noticed a few overdraft fees. One weekend, in particular, I had racked up over 75 dollars in overdraft fees. I was careless and spent more money than I had in my checking account. After seeing these fees, I began to think, “Here I am in my early 30s, and I’m being hit with overdraft fees because I can’t track how much money I have.” The more I thought about it, the more irritated I became. Not with the bank that charged the fees but with myself for getting the fees in the first place.

This was not okay with me anymore. The overdraft fees were, of course, unacceptable, but so were my other financial behaviors—living paycheck to paycheck, spending the money as it came in, not investing. None of it was okay, and I needed to make some changes. I’d like to say I took this lesson and made immediate and lasting change, but that wouldn’t be the truth. My financial choices took some time to start moving the needle.

I started by looking at articles online and reading a few personal finance books. I made some small tweaks and improvements but continued to make mistakes. I remained in the paycheck to paycheck cycle, but I was making progress. It was good to see the improvement. That motivated me to keep going.

Over the next few years, I continued my upward trend. I read at least a few dozen personal finance books and listened to hundreds of podcasts. The paycheck to paycheck cycle had long since passed, and my wife and I began investing. In time, we were investing a sizable percentage of our income every month. Investing was something I had never done in my 20s, and investing a sizable percentage every month was unthinkable a few short years prior. Our personal finances continued to improve, and early financial freedom was getting closer, not just a distant dream in the way-off future.

Helping Others – The Inspiration Behind the Book

As I was completing a 180-degree change with my personal finances, I began to notice something. Other people were making the exact same mistakes I had made in my 20s and early 30s. It was frustrating to watch others struggle with their money because I knew it didn't have to be that way. Even if people weren't making high salaries, I knew that the financial principles I had learned over the years could really make a difference in people's lives. The principles I applied in my own life could help people of any income or skill level. Even though I wanted to help, I didn't want to offer people unsolicited advice about their money. Those conversations don't always go over well, as you can imagine.

After a couple years of watching, observing, and thinking about how I could help others, I finally thought of a way. What if I wrote a book about how I went from massive financial struggles to near financial freedom? I had the knowledge, the methodology, the principles, and the proof that it worked. All I had to do was write it all down. Yes! I was going to write a book.

About ten years prior, I had attempted a book. That didn't go so well—I think I got up to page 14 and abandoned the project. This time, I decided it was going to be different. I had an important message, and I had to get it out there. I was going to set writing goals, adhere to strict timelines, and complete it. One page a day for the next several months would get the job done, I thought.

Just as I told myself, I stuck to the plan. In a little over six months, the first draft was completed, a few weeks ahead of schedule.

As gratifying as it was to finish the first draft of the book, I now had a new challenge. I had no idea what to do next. Sometimes you just have to build the airplane as you're flying it. Eventually, I found a great editing team who would also help me design the cover, publish the book, and do all the other things that came with releasing a book. After several painstaking edits, the book was ready to go to print.

It was a great day getting the copy of the first proof in the mail. It felt surreal to hold an actual book in my hand. It was very powerful knowing that what I wrote not only was a symbol of the time and effort I put into the book but also that it

would help whoever read it. It's an incredible feeling to know that something I wrote at one point in my life could help people 10, 20, 50 years down the line. On top of that, it's something my kids can read and hopefully pass on to their children and grandchildren.

It has been incredibly gratifying to get emails and messages on social media from total strangers who said they enjoyed the book and learned so much. I sincerely appreciate people taking the time out of their busy day to send me a positive message. That tells me that they got something out of the book, and that means a lot.

Grandma Was Right

It's hard to fathom that it's been almost 20 years since Grandma passed. It seems like yesterday we were eating dinner, talking, and hanging out for the weekend. Of course, a lot has happened since that time. I met my incredible wife, had two great kids, went through a few jobs, and became friends with a lot of amazing people in the process. There have been some good times, great times, and a few bad times mixed in. It's been a wonderful adventure, and I wouldn't change a thing.

It turns out that Grandma was right after all. What she said so many years ago came true. I do have a message to share, and I did end up writing that book. I'm not exactly sure what Grandma saw in a young high school kid just trying to get by, but she saw something. And I will be forever thankful to her for who she was and for the encouragement she gave me.



Aaron Nannini is an author and the founder of CashUncomplicated.com, a personal finance website. His mission is to help others avoid the personal finance challenges he overcame. Receive your free spending tracker and other money saving resources at CashUncomplicated.com

Aaron@CashUncomplicated.com



Tweetable: It was frustrating to watch others struggle with their money because I now knew it didn't have to be that way. Even if people weren't making high salaries, I knew that the financial principles I had learned over the years could really make a difference in people's lives.

TEON SINGLETARY

Moving From a Poverty Mindset to a Growth Mindset

God-fearing and people-driven, Coach Teon Singletary is an entrepreneur, founder/CEO of two businesses, and a certified speaker and coach of the John C. Maxwell Team, the #1 leadership training company globally. Mentored by Les Brown, Coach Singletary teaches how to use your voice through life stories. He serves in the US Military as a Commissioned Officer.

Poverty-Minded Is Where It Started

Have you ever felt like you were worthless? How about that you didn't have any value? Perhaps you've had a life experience that's keeping you in bondage, keeping you from living your life to its fullest potential? Maybe you're still in that prison of hopelessness.

Well, that was me at one point in time! I was a little, bow-legged, pigeon-toed, flat-footed, squeaky-voiced, asthmatic, stuttering Black boy from the boonies of Trio, South Carolina, where there are trees, trees, and more trees—the rural south. By simple definition, I would never amount to anything. I was destined to be a loser and a bum. I was a non-athletic, try to play sports but trip over my own feet, little Black boy. That's what some family members, friends, teachers, and bullies were telling me all of my life.

The doctor diagnosed me with asthma and told me that I would never be able to play and run normally with the other kids because I would trip over myself a lot. He then tried to give me hope by saying he could fix me. It was a temporary fix that would feel good during some seasons then awful during others. See, he was going to drill three holes in my knees, twist my legs straight, and place three metal screws in them to lock them in place. However, my parents said no to that.

Mother's Hope

I was sad and hopeless as I walked out of the doctor's office. But I later discovered "out of difficulties grow miracles!"

As we were traveling home, my mother looked back at me and said these profound words to me: "Teon, you can be and do whatever you want to be and do in your life. Just believe in yourself, work hard at what you want, never give up, and always keep God first in everything that you do." I like to call that moment Mother's Hope.

Like my mentor Les Brown says, “It’s not over until you WIN!”

Mother’s Hope is what got me through elementary school with bullies picking at me because I was wearing second-hand clothes and shoes. Mother’s Hope got me through high school with a low self-image and even through college as I became a young man. Mother’s Hope got me to face my fears and ignore what the doctor and everyone else was trying to say about me. This was when I decided to start my growth journey.

I allow Mother’s Hope to define my destiny. I can now proudly look at myself in the mirror and be happy with who I have become. I have:

- Served 17 great years in the military and am still serving
- Been awarded and recognized for being the best unit commander for strength and retention within my state
- Founded two businesses
- Supported eight authors in publishing their books
- Wrote and published four books of my own
- Rose to executive director level within The John Maxwell Team
- Selected as Speaker Stage Time Finalist over 35,000+ members
- Became top 20 finalist of the John Maxwell Team Culture Awards
- Learned from coach and mentor Les Brown
- Led as program leader of employment and youth development for non-profit organization Helping Hands of Georgetown

Now, I am honored to be an author in a book with Kyle Wilson and such great celebrities and powerhouses. I share this not to impress you, but to impress upon you that if I can do it, SO CAN YOU!

Don’t allow anyone or any circumstance to define who you are. You must pivot and define for yourself who you are. It’s all in your mind, and it’s all what you say to yourself. As TD Jakes states, we must “double clutch and level up.”

What’s your Mother’s Hope? Find it, hold on to it, and never give up on HOPE.

You Have to Be Persistent!

I was allowing what people said about me to determine who I am. And perhaps some of you have done that too. Perhaps you are going through this stage in life right now. What we must do is flip the script. We must create our own movie scene. John Maxwell teaches us within his Intentional Living Course, which I’m certified to speak and teach, that we have to be intentional about our actions to reach our desired results.

Persistence is the key.

Don't worry about people trying to say who you are. In return, live out who God says you are. Guess what? You are greatness made from greatness! So, go after your dreams, visions, and goals relentlessly.

"Someone's opinion of you doesn't have to become your reality."

– Les Brown

In the Bible, James 2 tells us that faith without works is dead. With this statement, I have three things I would like to share with you. How you apply these concepts into your life will determine your movement from poverty to growth.

1. Step Out in Faith

The first step is everything. Just like a baby, once you take that first step, the rest is history. If you want to change your life for the best, take the first step in faith. Whatever your first step may be, just take it. It could be writing gratitude statements every morning and night. It could be redefining your purpose and core values. It could even be seeking out a mentor or coach to assist you within your growth walk. I had to do all of the above. You need to just step out in faith.

2. Follow the Process

Everything in life has a process that you must follow. How well you follow that process will determine the outcome of your future. Just like a caterpillar, you have to follow the process to become a beautiful butterfly. Once you learn all you can within the season that you are in, it is time for you to level up to a greater and better you. However, you have to follow the process. Within every process, there are lessons that we must learn to grow ourselves. When we decide to skip steps, we miss out on learning something we need to know for the next step. Trust and follow the process. It will do more good than harm.

3. Be Willing to Learn & Grow

When you have the spirit of always learning, your perspective on life changes. Willingness to learn helps you to move from a poverty mindset to a growth mindset. Brian Herbert made this statement, "The capacity to learn is a gift. The ability to learn is a skill. The willingness to learn is a choice." Will you choose to be persistent in your willingness to learn and grow?

Your Path to Greatness

If you accept this challenge, there is greatness waiting for you on the other side.

Say to yourself: “*I am greatness made from greatness!*” Because you are!

People are going to talk about you. You will have some naysayers. You will have people that will want to throw water on your spark of hope. You have to make sure that you are grounded in your purpose for life. It has to become part of your DNA. Writing “I AM” statements and saying your purpose to yourself day and night is a start to help you to fortify this new being of yourself. The next step is to find a mentor or coach that can guide you in the direction you want to go.

You have the potential deep down inside to be the greatness God has created you to be. It is time for you to create the most extraordinary story ever told—your story. You just need to step out in faith, follow the process with persistent daily activity, and have a willingness of spirit to learn continually and grow consistently. Continue to be great in you and be great in the things that God has inspired you to be, do, and have in life.

Remember, you can be and do whatever you want to be and do in your life. Just believe in yourself, work hard at what you want, never give up, and always keep God first in everything that you do. You will move from a poverty mindset to a growth mindset. By maintaining this perspective and following the steps I shared above, hope will forever be yours.



If you connected with this story and need assistance pivoting within your life, visit www.TeonSingletary.com to learn more about his training programs. To receive a free digital copy of Teon's book, Reflection Time and Goal Setting, visit <https://bit.ly/RTGSbook>. You may also email bleess@teonsingletary.com and follow Teon on Facebook, Instagram, and Twitter @TeonSingletary.



Tweetable: Life and who we surround ourselves with has the ability to build limited beliefs that we begin to hold dear. Once we are aware of this, it is time for us to take the necessary steps to move from a poverty mindset to a growth mindset. Are you ready for this shift in perspective?

TRACY LAMARR

From Farmer's Daughter to Successful Entrepreneur, Investor, and Developer

Tracy LaMarr is a real estate developer, investor, master builder, restaurateur, and mom. She has built several successful businesses which still thrive today. Her new mission is to help others build wealth and create a lasting financial legacy by providing resilient investment opportunities.

Learning the Value of Hard Work

If you have ever traveled through eastern Washington state, you have probably noted the seemingly endless fields of dryland wheat waving in the wind. The fields are as mesmerizing as they are beautiful, unless you are standing in the middle of one under the scorching sun pulling rye by hand. Rye is a much-despised nuisance weed that invades wheat fields, and as the daughter of a hard-working, perfectionist farmer, one of my first jobs was removing it. Think of it like weeding a 10,000 acre garden. Please do not misunderstand my use of the word *job*; I was not compensated financially for performing this service. I was, however, developing a strong work ethic and persistence that has proved invaluable in my professional career.

I worked many jobs while in high school, mostly retail mall jobs, all of which I was fired from for one reason or another. At one point, I had four different jobs at the same time. I moved out of my parent's house on my 18th birthday and needed income to pay my bills. I always knew I wanted to own my own business someday, but first, I needed a job.

My plan was to work my way through college, get my master's degree in business, get a good job, save my money, and start my own business. While still 18, I landed a position as an office assistant for a local general contractor specializing in single family custom home construction, and my life changed.

Building seemed to check all my boxes, encompassing creativity, technical skill, attention to detail, structural design, management systems, accounting, customer service, problem solving, high risk/reward potential, and an ever-changing, never boring work environment. I was in love and hungry to learn it all.

By the time I was 22, I was my boss's right hand. Our market was experiencing tremendous growth in the early '90s, and we had just developed a new subdivision community that was exploding. I handled customer service,

accounting, purchasing, sub-contractor relations, bill review, and more. It was during this time that our building material supplier hired a hotshot lumber salesman from California, Steve, to take over our account. We immediately butted heads but eventually became friends and then partners in life and business. We celebrated 25 years of marriage in 2020.

In 1999, five years after earning my BS in business management from WSU, I started my own construction company. I was a 29-year-old woman in a male-dominated industry. With the encouragement of my parents and husband and armed with my vision of a “better way,” I went to work for myself.

I purchased some design software and drew a floor plan. I have always believed strongly in proving myself on my own dime, so I started my first house as a spec. I did not want to involve a customer until I knew I could do it all on my own. My design was very different for our market at the time. It was very open with lots of windows and featured a large, covered patio with a lavish master suite and three car garage. While this type of layout remains the standard in our market in 2020, it was unprecedented then. I loved the Florida designers and felt that our climate in East Washington would support that lifestyle.

It worked! My buyers loved my plan, and I sold that first house before the foundation was complete.

Building a Business

I purchased the adjacent lot and built another, similar design with some significant improvement in my efficiency. Over the next 20 years, I continued to change the status quo. I hired my husband to design house plans specific to each customer. I became the first National Association of Home Builders (NAHB) Graduate Master Builder in our state. I implemented systems that streamlined production and adopted purchase orders as a means of controlling costs. I changed the dreaded end of the job “walk thru” into a red carpet celebratory event where our entire team welcomed our clients into their new homes. I built a state of the art design studio so our clients would have a comfortable environment where they could make their selections in open communication with our designers and supervisors.

And I continued to invest in education for myself and our team members. It was precisely this investment in *constant and never-ending improvement* that led to our surviving the market crash of 2008. I had joined a builders 20 Club through NAHB years before. This is a self-mentoring group of 20 builders from scattered markets across the US that meet bi-annually and share information, hire speakers, accountants, economists, and other experts to share their wisdom for the benefit of the members. I watched and learned as my dear friends from my club saw their markets crash and lost everything. I acted fast

on their advice and sold all existing inventory, reduced staff (heartbreaking but necessary), and prepared for the worst.

My company went from building 30 houses a year to three that year. We value-engineered new plans until our pencils bled, survived on those three jobs, and lived to fight on. For us, the “Great Recession” turned into an opportunity to improve our business. We developed scope of work agreements for our trade partners, updated our plan designs, and built the design studio. We could have easily taken a break during this slow market but chose to spend our downtime working on the business.

Being able and willing to do the hard things first has served me well. Executives are faced with multiple tasks every day, many of which are easily solved with little effort. I used to start by handling the easy ones first, knowing that the hard one would require so much time and effort that I likely would not get to the small ones, when the opposite is the truth. The difficult tasks prevent us from progressing. They need to be our priority because all those little things will disappear if we fail to clear the path.

So, I identified our weak areas and went to work. In many ways, in my mind, that is what it means to pivot. One of my favorite books, *The Obstacle Is the Way* by Ryan Holiday, details this concept clearly. “Obstacles are not only to be expected but embraced. Embraced? Yes, because these obstacles are actually opportunities to test ourselves, to try new things, and ultimately, to triumph. The obstacle is the way.”

Yet, in the aftermath of 2008, our total dependence on the real estate market had become glaringly evident. Steve and I decided that we needed some diversification in our plan. After much consideration and tire kicking, we landed on the restaurant business, because construction wasn’t risky enough! Kidding. In 2016, we opened our first quick-service restaurant.

Pivoting in the Face of a Pandemic

In March of 2020, my husband, son, and I were on a flight home from a vacation on Maui. The world had suddenly become a very uncertain place. In addition to our construction company, we now owned three quick-service restaurants, and we had just been instructed to close our dining rooms in response to the spread of COVID-19.

We discussed potential dangers that could result from these new orders. All our restaurants were using national third-party food delivery services that charged very high fees. This was such a small part of our business that we had overlooked the exorbitant charges in the past, however, we realized that food delivery could quickly become a much larger part of business. We pivoted. I roughed out a business plan on my laptop before the plane touched down.

We launched our new food delivery service two weeks later as a self-preservation action. Just as we predicted, food delivery was becoming the new normal, but our service was unknown. We hired drivers and guaranteed their hourly compensation for one month. It was not unusual to pay them eight hours for two deliveries, but we needed them to believe.

It did not take long for other struggling local restaurants to recognize the benefits of our service. We offered to deliver for local independent restaurants, many of which did not have any online presence. Our website and mobile phone app gave them exposure. Our fees were significantly lower and our customer service far better than competitors. Our drivers spent their downtime delivering marketing material about our service to other restaurants. We bought our new restaurant partners tablets and helped them create online menus. There were many occasions when the only orders they had were on our server.

By the summer of 2021, we had around 75 other restaurants using our service and had created a dozen new jobs for our community. While this journey is far from over as we compete for market share against huge nationals with big marketing budgets, we will always feel pride in how we pulled together during an extremely difficult time for the preservation of all.

The Path Forward

It is in this spirit that we are beginning our new journey into multifamily development and syndication of larger income-producing assets. We are currently working on a new ebook, *Retirement Renovation: How Small Business Owners Are Taking Control of Their Financial Futures Today*, which provides a path for other entrepreneurs to reach financial freedom.

I still have my love of building custom homes, but I strongly believe that I can solve more problems by helping others get their personal wealth out of conventional but risky investments and into real assets. I believe the way to financial freedom and an enduring legacy is through investments such as multifamily property and build to rent, single family homes.

My company is developing a new community of duplexes and fourplexes that will provide some much-needed relief for affordable housing in our area. They also will serve as a solid investment for the buyers, whether they are investors or owner-buyers. Once again, I am insisting that we prove ourselves on our own dime. We are self-financing this project. I want to be entirely accountable for any mistakes we might make during this learning process of developing raw land. We know great design and construction management. We have an amazing team and a clear mission—to help others build wealth and safeguard

their assets by providing resilient and enduring investment opportunities. We need to be in this space. We are well-suited for the work and can be part of the solution to the current overpriced, overheated real estate market.

The world is changing fast right now. It can be overwhelming and even frightening for the many people who cannot endure another huge loss in their 401K plan. Average, hard-working people and even sophisticated investors are looking for smart places to invest. I know that we can offer opportunities that make sense. We feel strongly that real estate is a smart place to invest in the upcoming years. There are many opportunities out there if you understand the markets and make quick decisions. But we never stop learning and evaluating what is coming next, and we remain confident in our ability to pivot when necessary.

The Secret to Success

My husband once told me about a quote from his high school football coach and history teacher Don Duncan: “It’s getting so everyone wants to harvest and no one wants to plow.” It would be a funny observation if it were not so true. At first, I was confused by the saying. I was taught the value of hard work at a very early age from my parents. I never expected to get anything if I wasn’t willing to work for it. The thought of harvesting without plowing did not make sense to me then and still does not.

Persistence is at the core of getting up every day and taking on that one thing that is preventing me from moving forward. Similarly, **pivoting** is the way you manipulate that obstacle to work for you instead of against you. Pivoting is a skill that you learn out of necessity. You must be willing to make mistakes and learn from them. The one thing you cannot do is be the victim. But the **game changer** for me lies in what can be accomplished when you start with helping others get what they need. In his book, *The Go-Giver: A Little Story About a Powerful Business Idea*, Bob Burg teaches, “Your true worth is determined by how much more you give in value than you take in payment.” This is where anything becomes possible.



Tracy LaMarr is president of StoneCrest Builders, Inc. Please visit www.ConstructYourWealth.com/Renovation to grab our free ebook Retirement Renovation: How Small Business Owners Are Taking Control of Their Financial Futures Today.



Tweetable: I never expected to get anything if I wasn't willing to work for it.

Persistence is at the core of getting up every day and taking on that one thing that is preventing me from moving forward.

KEVIN HOOVER

Hardships Bring Strength and New Opportunities

Raised as a dairy farmer, Kevin Hoover pivoted to become an electronics entrepreneur with no formal education. 20,000 control systems later, he realized that many of the lessons he has learned can help others. He enjoys sharing these lessons while running AutoVent LLC, his HVLS fan and control company.

Our Dairy Farm Taught Me Hard Work

My parents' dream was to own their own farm. This was in the early 1980s. They had only 30 dairy cows, and interest rates were at 15%. Their siblings told them they would go broke.

Through hard work and with the help of advice from industry leaders, they managed to survive and, within a year, had their herd's production in the top 5% in the county. However, the agricultural economy was tough, and it was a struggle for economic survival.

They were renting their farm, and their dream was to buy so they could call it their own and improve the dairy herd barns to be more comfortable for the cows. It was a struggle. The memory of being repeatedly told, "We are saving for a farm. We can't spend money on little boy wishes," shaped my thinking. There was no extra cash, but there was a lot of family time. I was very fortunate to have a loving childhood.

In my early teenage years, I always enjoyed reading about electrical things. Reading our entire encyclopedia and the *How It Works* set was a lot of fun.

When I was 14, my older brother drowned in a farm pond. It was a terrible tragedy for everyone in the family.

Around this time, I took an interest in ham radio. My parents were not too sure who I was getting involved with, but it seemed to be just a bunch of geeky retirement age men who had odd-looking antennas all over their vehicles. Influenced by my brother's passing, they helped me get the study books. You had to learn a lot about RF propagation, antenna design, and electronics. I really enjoyed it and passed the amateur radio license exam. I ended up not communicating a lot over ham radio, but I really enjoyed learning the electrical aspects of it.

A year later, a neighbor had a huge pile of electronic learning kits, books, and test equipment out in his garbage. I happened to stumble across all this and hauled most of it into my bedroom. There was a goldmine of manuals and learning materials that I would not have had otherwise. This helped solidify my increasing appetite for electronics.

Around this time, I had a lot of foot pain and was diagnosed with severe flat feet. The foot doctor recommended desk work, NOT farming, for my future.

Self-Taught Electrical Programming

In 2000, we built a calf barn. I didn't even bother asking if I could buy a ventilation controller as I assumed the budget wouldn't get approved. There was an unwritten rule that since there were plenty of boys around who could manually go open and close the curtain, they should do so.

Since I had the interest but not the purchasing authority, I read all the catalogs and owner's manuals I could find on the internet. As I went through them, I realized the ventilation processes we had were not ideal for dairy cows.

I got the idea that maybe I could make something to provide a better solution. The only thing that came to my mind was PLC, or programmable logic controllers, that are used in industrial machinery. I signed up for a local vocational technology class on PLC programming. I was excited, finally beginning my journey. At the last minute, the course got canceled due to low enrollment. I decided to wait until the course was offered the next year, but the same thing happened. I felt let down.

I didn't know anything about programming logic controllers, but I did find a direct sales company on the internet and purchased a small unit. I taught myself everything about it. All the while, I didn't tell my family about my project as I was afraid they would laugh at me if I couldn't figure it out.

Since I was afraid of being laughed at, I had to buy parts on my own dime. I had time but not money. I agonized over each little component decision. It made me think outside the box. I tried a lot of things that didn't work and read a lot of user manuals for any related machinery to get ideas about what would be the most effective method of getting temperature and weather data into a controller.

Within several months, I got it working and installed it in our barn. Even my dad was impressed. It was the first automatic opening and closing curtain on the farm.

It was actually pretty decent as long as you didn't mind not having any interface to it. I did not create any way to adjust temperatures. It took a laptop and the programming expert to make any modifications. This is a huge no-no. Today,

I certainly wouldn't be installing this system! But then, it was a necessary step in my learning process.

I needed to create an interface, but all the conventional PLC with screens and temperature inputs were too expensive. I eventually found an obscure embedded control board on the internet that was four times as hard to program as anything I had previously studied but was supposed to be able to do all the things I was looking for. I tried it and gave up. However, the parts stayed on my desk and started to really bug me.

After three months, I slowed down and tried to accomplish small bits of programming and was able to successfully get the LED lights to blink. The thrill of seeing my own logic blinking the lights gave me the drive to learn ever-increasing programming tasks, and I eventually taught myself the world of embedded programming.

Full-Time Business

I did all of this while I worked for the family dairy farm. The wages were low, but Dad wasn't going to pay more. However, he would allow me to work fewer hours and try to make controllers for other people. Fortunately, things went well enough, and I made ventilation controls for other dairy farmers on the side for three years.

When I switched to full-time, things started picking up. One customer was my favorite. They were half of our sales, plus their management was great. They ordered ahead of time and were nice to work with. Things kept getting busier, and I was feeling good about myself. But there were some quality issues and performance complaints at times. Since I had designed the ventilation control items, I didn't think the complaints were serious. I was too enamored with the product because I had developed it myself. Sales continued to climb. I felt I was really getting somewhere and knew what I was doing.

One day, I was on a service call with my favorite customer and realized my products were no longer their go-to option for ventilation control. We had a meeting, and it became clear that my lack of response to quality issues had led them to develop a replacement in-house. This replacement had been two years in the making, and I'd had my head in the sand the whole time.

Hardships Provide Lessons

I was able to solve the underlying problems. However, they were no longer interested since they developed their own system.

I put my tail between my legs and thought it wasn't fair. It affected me in every aspect, to the point it caused my wife to wonder what was wrong. It took several months, but I got over it and realized the problem was with me. Fortunately, I

never questioned my decision to continue learning and improving the business. As a result, things improved, and we reached 20,000 control systems after starting from nothing 12 years earlier.

The lesson is, don't attach yourself too closely to your business results. When business is going great, you likely aren't that extra brilliant. When it slows down, you still have a lot to be grateful for and are most likely learning something that will help you excel in the future.

By basing your self-worth on what really counts, faith, family, and helping others, you can keep an even frame of mind, even as your emotions cycle.

The other lesson I learned very slowly is, disappointments, or what I perceived to be hardships, ended up improving my well-being.

If the PLC courses that I initially wanted to take would have run, I would have learned an entirely different programming skill set than what it took to make inexpensive embedded controls and my future business.

If my feet would have been normal, I would not have had that extra push to develop skills outside of farm life.

If my favorite customer would not have quit, I would not have learned about my own emotions.

If I would have been raised with plenty of money, much less would remain for us to enjoy in the good years since then.

If my parents would not have felt the personal challenge not to give up, I would not have experienced the shaping of my personal philosophy of financial responsibility even during good times.

Eliminating Stale Air

In my business today, our core purpose is helping customers eliminate stale. By taking what I learned in controlling the air temperature and air quality with our dairy animals, we now build ventilation and motor controls for dairy barns and greenhouses nationwide.

Large HVLS ceiling fans were common in the dairy industry. They are 24 feet in diameter and, if installed outdoors, have a bad habit of self-destructing during storms. To prevent this, I invented a control system to monitor the wind and automatically stop the fans. These systems have been installed all over the US. Then, the large market for our products outside of dairy and the realization that supplying the entire fan was no more work than supporting its control system changed our business by prompting us to start manufacturing and installing complete HVLS fan systems.

I enjoy business and wish everyone success in their ventures. I am here to help.



If you have small business questions, contact Kevin Hoover at kevinhoover@gmail.com. If you need to move stale air in industrial or horticulture environments, AutoVent LLC builds motorized vent control systems and huge 10-30ft diameter ceiling fans. For a consultation on what it might take to move stale air, reach Kevin at khoover@autoventllc.com



Tweetable: Setbacks and challenges are here to improve you. Keep learning and improving yourself. It's amazing what will become of your livelihood and the people around you.

PATRICK GRIMES

High-Tech vs. Real Estate

A Fight for Freedom

Patrick Grimes is a successful high-tech machine design and robotics engineer, real estate investor, and multifamily real estate syndicator. Patrick is also an avid traveler, mountaineer, and adventure sports enthusiast. Originally from California, Patrick currently lives with his wife in Honolulu, Hawaii.

Early Years: Steaks, Wine & Test Tracks

I was fortunate to be raised in a middle-class family of educators and pastors who valued both the pursuit of knowledge (father with three PhDs) and a strong moral and ethical framework for life.

We moved several times while my father served in the Air Force, and I was born in Italy. After that, I spent most of my formative years in the Sierra Nevada mountains near Yosemite National Park. We only got a fuzzy channel 8 and 11 on TV, so I spent most of my days hiking, climbing, river rafting, skiing, etc., which inspired my lifelong love of the outdoors.

By high school, I developed an affinity for technology and went on to engineering school at University of the Pacific. While pursuing my degree, I held two important jobs that shaped my outlook on business and on life.

The first was at the world's largest winery, E&J Gallo. I woke up to sunrises over 5,000 acres of vineyards, rode on top of the berry harvesters at sunset, and helped produce 500 million gallons of wine, all while enjoying the crush season's inventory tastings—whites at 10:00 AM and reds at 2:00 PM. I left with incredible (and occasionally blurred) memories.

The second was as a quality engineer at the first Japanese car manufacturing plant in the United States, a Toyota-GM collaboration near San Francisco. With tasks that included driving a new Tacoma off the line, hanging microphones in the cab, and racing it around the test track, this job was complex and thrilling.

I saw a stark difference between Japanese work culture and US work culture. The Japanese took a job for life and lived to work, while Americans worked to live. At Toyota-GM, I was inspired and found myself working frequent overtime and even double time week after week.

I graduated in 2006 with a BS in mechanical engineering, having won an engineering design competition. My invention, "The Grill-O-Mation," fulfilled

my quest to automate the perfectly barbecued steak and helped propel me into high-tech machine design for the rest of my career.

That is, the “work until I die” version of what I thought a career was supposed to be.

Pivot Take 1: Speculating on Real Estate: How I Lost It All

Before diving headfirst into the rat race, I spent a year traveling through Europe on a shoestring budget with my trekking pack filled to the brim. I soaked up the art, architecture, and wine in Italy and France, got plastered with tomatoes at La Tomatina festival in Spain, cheered at the World Cup in Berlin, and made my way down through eastern Europe, past my birthplace in southern Italy, before settling for the summer on the Greek isle of Ios. It gave me time to reset, rebalance, and reevaluate my life.

Back in California, I accepted a design position at a small firm up in the mountains. I was engineering and building custom, automated machinery and robotics, mostly for medical devices, while surrounded by trails, lakes, and ski resorts that consumed my spare time. The Japanese work ethic still underneath it all, I pushed hard, worked on amazing projects, and began climbing the corporate ladder.

Early on, I developed a friendship with one of the firm’s owners. Dave was wise, incredibly successful, and yet still humble and friendly. He has become a lifelong friend and still invests with me today. One of many things he told me that changed my life was, “Make your money in high-tech, but spend it in real estate. Invest as much as you can and as early as possible.”

The meaning was clear: while I loved engineering’s cognitive and creative challenges, it was extremely stressful work in a very volatile market. Every project was a new, one-of-a-kind innovation. Trying to balance that and still enjoy my backcountry adventures, I was working myself to death. So, I saved up and invested in a project buying up lots in pre-development. The developer had a perfect track record according to my research, and this was 2007, when the market was going to go up forever. Right?

Then, 2008 happened. I lost everything. Not only that, but the loans were recourse loans, guaranteed by me personally. The banks threatened to come after me and everything I owned. Determined to not go bankrupt, I worked with an attorney and negotiated a settlement. But, in the end, the banks wrote off the loss as debt forgiveness, which is taxable. So, adding insult to injury, I was paying that “forgiveness” back to Uncle Sam. The foreclosure left my credit in tatters. It was a nightmare and an embarrassing hole to crawl out of.

I’m glad to say that was the only deal I ever lost money on.

I didn't realize at the time that I was speculating, not investing. It was gambling, placing a bet on a "hope" that there would be a market for my land on the other side, that I could secure financing to build, and that once I built, somebody would want to rent it. NONE of that came true.

Today, I invest in income-producing apartments that are stabilized from day one. But back in 2008, I still had a lot to learn.

Cathedrals, Temples & Mosques: My Spiritual Pilgrimage

I regrouped and threw myself back into my career. To double-down, I enrolled in a dual master's program for an MBA and a master's in engineering. I was still working full-time and, eventually, negotiated to work remotely and moved to San Francisco to be closer to my classes. It was a grueling and consuming three-year sprint. Afterward, I planned to leverage my experience and degrees to advance along my career path, but I was exhausted.

After a week's meditation retreat and advice from trusted friends, I flew to Cairo to begin a year-long journey to countries of spiritual significance in the Middle East and Asia. I learned about Islam traveling down the Nile during Ramadan, hiked Mt. Sinai where Moses chiseled the 10 commandments, and spent the night in the Church of the Holy Sepulchre in Jerusalem. I observed Judaism at the western wall, swam in the Sea of Galilee, learned about the Baha'i Faith in Haifa, and then flew from Jordan to South Korea. I circled the western cities of China, staying at Buddhist temples before flying to Bangkok, Thailand, where I sailed down the Mekong River through Laos to the ancient temple of Angkor Wat in Cambodia. My last stop was Kathmandu, Nepal, for a trek to Mt. Everest base camp before returning home. I came back with a new sense of self, balance, and spark for life. I was ready to flex my new MBA and engineering muscles.

Pivot Take 2: Single Family Moonlighting

In 2016, I moved to Los Angeles for a position with a new, smaller automation firm. I planned to grow with the company and make it big. I poured my energy into large contract projects (many for Elon back at that same former Toyota factory, which Tesla had since purchased). We created immensely complex, custom, automated, robotic assembly machines, and I worked with incredibly bright engineers. While I was pocketing sizable bonuses, my income was mostly on a contract basis, buckets at a time, without a sense of job security.

"If you don't find a way to make money while you sleep, you will work until you die."

– Warren Buffett

Having experienced firsthand the devastation of the housing crash and having seen my stocks gutted by the volatility of the market, I started searching for lower-risk investment strategies. I wanted to get back into real estate and uncover how to invest successfully—not speculate. I researched, listened to audiobooks on my daily morning runs, met investors, and learned about markets and asset classes. I wanted to make calculated moves for higher, risk-adjusted returns and not risk it all betting large again.

I learned that income-generating rental properties were an inflation hedge, that some markets had recession-resilient employment diversification, and that there were asset types that held value in downturns. The Houston market stood out from the pack with its steadily growing home values. In the 2008-09 downturn, they just leveled off before steadily growing again soon after.

So, I started buying distressed properties in Houston. I found existing properties performing below their immediate comparables and estimated renovation costs to lift them to market. If I could buy at a discount, renovate, refinance most of my capital, and then rent for a cash flow, I was in. I started doing that, rinse and repeat. It was a simple business plan, vastly less complex than machine design. But, while it was very successful, the ongoing execution was brutal, especially with a demanding day job.

Then, I Fell in Love

Unexpectedly one day, the most adorable and exciting woman I had ever met showed up, my soon-to-be wife. She was working toward her master's at CalArts, smart as a whip, sweet as can be, and a force to be reckoned with. I realized that I needed my nights and weekends back. She sat with me the day I closed the refinance of my last single family deal, and I pressed the pause button on real estate.

It wasn't long before we moved into a cute little home in Burbank where she could pedal her beach cruiser to work at Disney and I planned our American wedding, a weekend with family and friends at a mountain resort in Big Bear. Shortly thereafter, she planned a traditional Chinese wedding in her hometown near Beijing. I was in a red suit with a dragon on it, riding a horse and carrying a bow and arrow. She was in a red dress with a phoenix on it, carried in a procession from their family home to the ballroom of the InterContinental. It was a whole day of ceremony and feasting followed by a fun family vacation touring China afterward.

Pivot Take 3: Multifamily, Winning Through Scale

I was now ready to pick up real estate again, but not single family. I would need 40 more properties to reach my financial goals. Even working nights and weekends, I could only do four a year. On top of that, the cash flow was

unstable and the property oversight daunting. I was constantly chasing after my property managers to solve issues at houses scattered around town. Sewer lines failing, hurricane floods, foundation issues, roof replacements, and cat lady damage, to dismantling the kitchen for that one dang leaky pipe sandwiched between the cabinets and the brick outer wall—it was nonstop. Each new catastrophe added stress and gutted cash flow for a year or more.

While on my morning runs, I came across a podcast by a fellow engineer turned real estate investor, Michael Blank. He spoke to every challenge I was having in single family and laid out a clear path for how I could scale to purchase larger commercial multifamily apartment communities through syndications, partnering with passive investors.

The allure of multifamily real estate was now crystal clear: wild tax advantages, significantly reduced investor risk, and numerous operational efficiencies, with managers and maintenance techs living on-site looking after the day-to-day. These assets would allow me and my fellow investors to drive appreciation quickly by executing rinse and repeat renovations on hundreds of units with similar floorplans all in one location.

It was time to scale and partner up. I was able to leverage the decades of experience and knowledge I'd gained in residential real estate, but still had more to learn about aspects unique to commercial multifamily and putting together syndications. So I could speak the language of commercial brokers, lenders, and investors, I once again began inhaling material, but this time for a business that can scale: multifamily commercial assets.

Meanwhile, I slowly got my wife on board with our plan for acquiring investors and leverage for multimillion-dollar commercial 80 to 300-unit apartment communities with the goal of bringing other passive investors on the journey with us to achieving passive cash flow and financial freedom. Real estate investment was completely new to her. But after reading *Rich Dad Poor Dad* and attending a Rod Khleif conference with me, she put a vision board together!

With her at my side, we started working hard, traveling to explore markets, meeting brokers, and building a team. My wife produced short 1-Min-to-Cashflow passive investor education videos (80 so far). We analyzed hundreds of deals, but after my experience in the last downturn, I wasn't in a rush. We stuck to our very specific, conservative criteria.

A Move to Paradise and the First Multifamily Deal: With Crisis Comes Opportunity

From the first late nights at Starbucks, it took a little over a year to get into our first multifamily deal. When COVID-19 hit, the debt markets dried up and, along with it, our ability to acquire. Meanwhile, the engineering business didn't

have a single booking for Q2. It was an uncertain time, but in Q3, I was able to break into automated COVID test kit assembly equipment and turned 2020 into a personal record year.

With the nation under COVID quarantine, Burbank boarded up and on mandatory curfew due to looting coinciding with the Black Lives Matter protests, and smoke and ash from a horrible fire season descending into our home, my wife, the dreamer, explained how she imagined us living in Hawaii. By the weekend, I had made all the arrangements. Two weeks and one morning later, she had tear-filled eyes as we stood on our lanai in Lanikai, Oahu, watching the sunrise peak over the twin *Moku* islands, revealing white sands, turquoise waters, and swaying palms.

It wasn't until Q4 2020 that lenders eased their requirements and opportunities started to come from distressed apartment owners. At that point, we had the pieces in place and hit the ground running. With our investing partners, we closed on our first apartment community in South Carolina. A distressed owner with cancer sold a beautiful 86-unit complex built in 2009 at a discount.

Today, we are very excited about the distributions we are providing our investing partners, from controlling ownership over a \$150M+ portfolio, consisting of 2,000+ units in apartment communities located in emerging markets across the southeastern US and Texas.

My Passion: Guide Investors to Financial Success

After all I've been through, I have a passion for guiding busy professionals—because I am one. High performers are becoming disillusioned. They can see they are putting their retirement at risk in startups that often fail or in stocks and qualified retirement plans that are subject to tremendous market volatility with low returns further affected by inflation and heavily taxed. They are tired of living in fear that the morning news will report another stock market crash, inflation spike, or looming recession. And they are disheartened that their basis will dwindle to nothing by the time they pass. I want to help these individuals diversify into a legacy wealth-building investment vehicle with enduring cash flow. In multifamily existing construction, workforce housing in emerging markets, I can provide an investment vehicle that can take years off their working life.

I also have a passion for helping busy single family investors dealing with property managers and tenants, because I've done that. I'd like to help them transition into a passive position with very sophisticated sponsors and property managers at the helm who have proven track records of success. I offer investments that do not require risking it all in recourse loans and where the investors' only heavy lifting is depositing distribution checks.

I would never have made it to where I am today by relying on standard retirement and investment vehicles. Investing in single family, it would have taken decades before I could step away from my career, and then I'd still have to manage a scattered rental portfolio. Every time I do a deal now, I bring investors with me to realize 3-5 more years of freedom.

With a portfolio of investments in multifamily syndications, income and net worth growing into retirement, with tax-shielded returns building inside entities with asset protection, I can live a financially secure life and leave a legacy to my loved ones.

I hope to act as a guide to show others how to avoid the slower paths I took and be the heroes of their own financial success.



Chapter co-authored by Patrick Grimes and Sheri Grimes.

Patrick Grimes guides investors to be the hero of their story, family, and legacy through investments in multifamily syndications. Rather than speculating and worrying about inflation and taxes, invest in a tried-and-true long-term asset. Investonmainstreet.com

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Tweetable: Having experienced the devastation of the housing crash and having seen my stocks gutted by the volatility of the market, I started searching for lower-risk investment strategies. I knew I had to get back into real estate and figure out how to invest successfully—not speculate.

AMBERLY LAGO

Turning Tragedy into Triumph

Bestselling author, TEDx speaker, podcast host, former Nike sponsored athlete, and nationally recognized fitness coach Amberly Lago overcame 34 surgeries to save her leg from amputation after a near-fatal accident. Known as the “resilience queen,” her message of grit, grace, and perseverance is driving results and helping people to reach peak performance in every area of their life.

The Life of My Dreams

Moving to Los Angeles was my dream. Not everyone in my small town outside of Dallas, TX, thought I'd make it, but that wasn't going to stop me. My passion drove me to pursue my goal of dancing with the stars. So, I did what we all do when we have an impossible goal: I made a choice. I could either sit back and stay in a place far from my future or I could find a way to make it happen.

And so I did. I chose hope.

I dug in, took on four jobs, and spent my days teaching dance, lifeguarding, scrubbing toilets, and even serving up desserts at The Cookie Jar. Scraping together \$1,200, I finally packed up my little Suzuki Samurai and moved across the country by myself.

A Star Is Born

In LA, life was good. Through hard work, endless auditioning, and learning to let rejection roll off my back fast, I made it. I soon became a professional dancer, cast as backup for MC Hammer on MTV music videos, doing infomercials, and even traveling the world. That led me into the health and fitness industry, even creating fitness videos and being featured on a vitamin line. If you walked into Rite Aid or CVS, you'd see my picture on vitamin labels. My career was booming.

Most importantly, I finally met the man of my dreams, Johnny. I've been divorced twice, and the third time's the charm. He's my champion, as I am his—and we have two healthy kids together.

But even the City of Angels has its dark shadows. Little did I know, my past was about to come crashing into my present and set me on a course to turn pain into purpose every single day.

In the Blink of an Eye

Everything changed the day I was hit by an SUV while riding my motorcycle. After being rushed from the scene with a tourniquet on my leg and a severed femoral artery, I woke up from a coma, devastated. My mangled leg was unrecognizable. The surgeons told me that I had a 1% chance of saving it from amputation.

My leg. As a professional dancer, model, fitness coach, mom—how could I live without my leg?

So I clung to that 1%. There was still a chance. After 34 grueling surgeries, months in the hospital, and excruciating hours of physical therapy, we saved my leg.

I thought the worst was over. New, unexplained pain invaded my every waking moment. My nerves were on fire. Nothing helped. I was diagnosed with Complex Regional Pain Syndrome (CRPS), a rare disease with no known cure, which leaves you in extreme pain every day. When I was diagnosed, I was in denial.

So, I went to a second doctor, who confirmed the diagnosis. Then I saw a third doctor who said there was no known cure, but I could try to put it in remission. I already had \$2.9 million in medical expenses, but, determined to heal, I started trying radical treatments like ketamine infusions, a spinal stimulator, and nerve blocks. At one point, I was on 73 homeopathic pills and 11 different prescription medications a day. Nothing was working to relieve the pain.

Then I discovered that a glass of wine helped numb the pain—and stuff down my feelings of unworthiness and inadequacy. I was scarred from my hip down. Dancing, modeling, fitness—who would hire me now? I'd lost my career. We had a lien on our house. Everything was piling up. I just felt like I couldn't take it anymore.

I remember having a drink and thinking, *This isn't the healthiest thing to do, but if it's what I have to do to get through the day of pain, then I guess it's going to have to work.* And it did work—until it didn't.

Before long, my life came crumbling down. I thought, *How did a good girl like me end up like this? Drinking every day. Hands trembling when I don't have a drink.* I learned that addiction doesn't discriminate. My husband was a Lieutenant Commander with Highway Patrol. In his eyes, shame swelled, too. How could he be married to an alcoholic?

In every way, I felt broken.

When I got to my lowest point, I didn't want to live anymore. I was thinking thoughts like, *My husband could find another wife. My kids could have another, better mom.*

It was at that point that I thought, *Wait, I have a choice here. I can continue going down the road of despair, or I can choose to find a way out of this pain.* I asked for help. As hard and as scary as it was, this saved my life.

Connection is the opposite of addiction.

The first step to true transformation is taking a good, hard look at your life and admitting what's working and what's not. It's tough. You want to put the blinders on and ignore the real issues. But it's when you accept where you are on your journey that you can reclaim your power, make better decisions, and take steps to improve your life.

My first step came by becoming very real with what led to all this pent-up pain.

Healing the Early Life Wounds

The motorcycle accident, the 34 surgeries, the nerves on fire, the seeming loss of my career—together they collided to make alcohol my temporary "solution." When I hit rock bottom, I realized: I hadn't dealt with my childhood trauma. I had stuffed it down and literally ran from all the emotions—to LA. Running was the only tool I had.

And when I couldn't run anymore, especially when I was stuck in a hospital bed for months at a time, I was forced to deal with the emotional and psychological wounds, along with the physical ones. I went from being this elite athlete to being in a hospital bed covered with bedsores. I was a prisoner to my thoughts because I couldn't escape them.

I don't know if any of us have a perfect childhood. Mine was not perfect by any means. My parents divorced when I was in early elementary school, and my mom remarried. This hard shift became even worse when, around age eight, I ended up being sexually abused by my stepfather.

The shame I felt when drinking years later? Well, not only was I numbing my pain and career loss, I was hiding the shame I'd carried for years from being sexually abused. Abusers make it feel like it's your fault. He also threatened me, warning that he would kill my mom if I told. I believed him. So I stayed silent.

By the time I was about 13, I mustered up the courage to tell my dad. I added, "Dad, you've got to promise not to tell anyone because he said he's going to hurt Mom." And my dad was good on his word. He didn't tell anyone.

He later said, “Well, you told me not to tell.” But my confession was really a scream. A cry for help. When nothing changed, it made me feel unworthy of protection or rescue.

But, one day, I decided to rescue myself.

When my stepdad approached, I stood up to him and fought him off. That was the last time he ever physically touched me, and that gave me the confidence that I could take care of myself.

This shame also fueled my passion for athleticism. I ran track. I even set a record in Texas for running the mile. I’m sure that’s been broken by now, but I’m so grateful I had a space to thrive. I studied hard and became a straight-A student, and practiced long hours at the dance studio. I did whatever I could to feel better and get stronger. These outlets let me work through anger, shame, and rage. They became a way to rebuild my self-confidence.

Reframing the Past

My parents and I have a great relationship now. Before my book was published in 2018, I had them both read my manuscript. I didn’t want to hurt them, and writing about the sexual abuse was certainly the hardest part. With Dad, the writing helped heal our relationship. Mom and I grew through it. Before signing off, she asked, “Well, can you change one thing? If I would have known then, I would have done something.”

I replied, “Mom, it’s not a book about coulda, woulda, shoulda. It’s a book about what happened and then what I have done with what’s left.” She understood. She got that my goal was for others to know that, yes, bad things happen. Things that are not in our control. Things don’t always go as planned.

But, we always have a choice.

I could have easily gotten caught up in “why me” and playing the victim. But when you stop and ask, “What’s next? What are my options? What are my choices?” that turns you from feeling like a victim to being a victor. It puts you in the driver’s seat of your life.

By healing my wounds, we healed as a family. It taught me, too, how powerful sharing one’s story can be. A lot of people ask me, “How did you get so comfortable sharing? Your leg is all scarred. How did you learn to love yourself through that?”

Honestly, it took years of work on myself, writing, therapy, reading books, communication with my family, and forgiveness. I always say to share from a scar and not an open wound.

Once you own your story and embrace your imperfections, you can learn to have acceptance and then begin to truly heal and be comfortable in your own skin.

You can choose to be an alchemist and turn scars to art, failures to growth, and shame to grace. Sometimes pain feels unmanageable, but we can ask ourselves, *What can we learn from it? How can we grow from it?* It's not what has happened that defines us, it's how we choose to navigate our way through the struggle that defines our character. Pain reminds us that despair is a choice and to always be kind.

Resilience

We all have resilience within us, we just have to learn how to tap into it and build it. For me, resilience isn't about bouncing back but instead bouncing forward even stronger.

I believe resilience is your ability to adapt, build grit, give yourself grace, build a support network of friends and family, and embrace challenges as opportunities for growth.

It's not about perfect. It's about effort. And when you bring that effort every single day, that's where transformation happens. That's how change occurs.

True resilience is finding the courage to move forward and choosing to live a life filled with laughter and love, even when things don't go as planned.

I have come to believe that hard times aren't just for meaningless suffering and there is something good around every corner. Everything that has knocked me down or run me over has shown me I can rise up again and again! And that we CAN heal.

Change is possible and hope is available.

Dealing with Pain

Pain demands to be heard. If we don't listen to it and heal, that pain will come out in the way we lead our relationships, our careers, and everything we do.

Although I still deal with chronic pain every day, I've learned there are ways to get through it and thrive. In my TEDx Talk at Berkeley, I share my signature PACER Method which stands for Perspective, Acceptance, Community, Endurance, and Rest. PACER is a reminder that we are resilient and we can find a way to get through some of the most painful challenges.

P – PERSPECTIVE

You have the ability to change your life with a simple shift in your perspective. The quickest and easiest way to do this is to hunt for the good, count your blessings, and get grateful. Gratitude is alchemy and turns what you don't have into what you do have and what you can't do into what you can do.

A – ACCEPTANCE

Take radical accountability and be in acceptance for where you are on your journey. Start where you are, and do whatever you can to keep moving forward. True acceptance allows you to be in the driver's seat of your life and take action steps to live at your highest potential.

C – COMMUNITY

We aren't meant to deal with pain alone. Reaching out for help, being of service to others, and supporting each other is where connections are made and meaningful conversations happen.

E – ENDURANCE

It takes endurance, and this is where your passion and your perseverance come into play. It's about getting gritty and giving it your all.

R – REST

If you really want to be resilient, then you have to strategically stop. Plan times to rest and recover. Give yourself grace and a lot of it.

Mindset and Gratitude

I write down in my journal what I'm grateful for. True, it's mostly the same list every day—my family, my friends, my leg, the new rose blooms in my backyard, my sobriety, etc.—though sometimes the list on a day when the pain is a real ten might be noting how grateful I am that yesterday's pain was only an eight.

If that sounds insane or impossible, consider what the alternative is. Besides, back when I was crawling up the steps, I felt grateful for the chance to be in my own home and able to use the bathroom without a bedpan. So I'd better be grateful for being able to stand, even in pain, walk up and down the stairs, and get from here to anywhere all on my own.

What I've learned is, life is a series of choices we make regardless of our circumstances. I could either make the choice to give up and let my life be determined by my circumstances or fight to create something positive out of my circumstances. My choice is to get up and do the best I can each day. My

choice is to notice the gifts life offers, which are particularly plentiful when you look for them.

I am grateful I can run, even if it's not the way I used to. But more than anything, I am grateful for the positive shift in my perspective, the faith and hope I've found, and the courage to get back up time and time again.

I truly believe that no matter what your circumstances are, you can get through it with grit and grace.

I have learned the true meaning of resilience. It comes from deep within us and from the support around us.



Amberly Lago loves connecting with people. Download her free resources at amberlylago.com. For a free playbook to learn more about the PACER method, text GRIT to (818) 214-7378. Amberly will personally text you back.

Instagram: @AmberlyLagoMotivation

Podcast: True Grit and Grace

Bestselling Book: True Grit and Grace



Tweetable: I have come to believe that hard times aren't just for meaningless suffering and there is something good around every corner. Everything that has knocked me down or run me over has shown me I can rise up again and again! That we CAN heal.

Change is possible and hope is available.

MORKOS AZIZ

Off the Boat Immigrant to Millionaire

The American Dream Is Still ALIVE

Morkos Aziz succeeded in earning a million dollar status in only a few years. On the road to financial independence, real estate has become one of his greatest passions. He has a background in corporate finance, private equity, and asset management with a Bachelors in economics from Cairo University. He is originally from Egypt and moved to the US in 2011.

“Whatever you ask for in prayer, believe that you have received it, and it will be yours.”

(Mark 11:24)

Persistence Makes All the Difference

At 2 AM on a cold, snowy Thursday night, I was trying to get back to sleep on my couch in the hallway of a basement apartment on JFK Blvd in Jersey City. I was reminiscing on my past and what I had done so far. I was not sure what my life’s purpose was. It seemed that I actually missed home and my prestigious corporate job in Egypt!

I was working as a cashier in a liquor store on the west side of Manhattan and living on minimum wage. I had been looking for an investment analyst job for almost two years with no luck. In the meantime, I had a lot of other casual jobs including cab driver, warehouse associate, security guard, and pizza delivery. I was anxious wondering *When I was going to be somebody?!* I was telling myself I did not come this far to be only this far.

I could not help comparing my childhood dreams with my current unfulfilled life. *Nothing has worked out as planned.*

I had nothing to do but pull myself together. I knew I was not going to settle for this.

With limited resources but unlimited faith, I was successful in Egypt and made my way from the very bottom. I've been working hard my entire life. My diligence in studying hard in high school got me admission to one of the top tier economics schools in the Middle East. Because of my academic excellence, straight out of college, I landed a highly desirable job in a big investment bank. I worked hard to win scholarships for Level I, II, and III of the chartered financial analyst (CFA) program: the most prestigious credential in Wall Street. I have

always been willing to go the extra mile because I know what I am destined for. Giving up at a low point wasn't my lifestyle.

I was telling myself, *There's got to be more! There's got to be better than this! This is just a chapter in my life and is definitely not going to be my whole story!*

Meaningful Goals Beget Massive Action

I attended networking events across New York City and cold called people who shared the same career path across different recruitment platforms. I came across another immigrant from Pakistan who was an investment banker. He told me about a non-governmental organization in Manhattan that helped skilled immigrants find a professional job in their field. I immediately called them and enrolled in their program.

After 15 months of interviews in Wall Street financial institutions, I landed an analyst job in a major fund management firm. A few months later, I figured out that it would take me years to climb the corporate ladder and that I could not live the American dream as an employee on a paycheck.

I always had a passion for real estate. I read a lot of success stories about people who achieved financial freedom through real estate investing. I decided to quit my new corporate job and become a real estate agent. I wanted to learn how to buy and sell real estate, finance, structure and close deals, find short sale and REO properties and build relationships with bankers and attorneys.

I learned I could go forward in life through two things: the people I meet and the books I read. After reading *Rich Dad Poor Dad* by Robert Kiyosaki and learning Jim Rohn's philosophy, my plan and vision of life totally changed. Since the Bible says, "Where there is no vision, the people perish" (Proverbs 29:18), I wrote down a completely different list of goals.

My major goal became not to work for money anymore and instead have money work for me. Being financially independent became a must. This way I could spend more time with people I love, travel more, learn more, read more, do more, and become more.

Ask and You Shall Receive

After studying the market, I decided to take massive action to get tremendous results. My older brother Michael gladly helped me buy my first rental property. I rehabbed it, rented it, and then I opened a line of credit and used it to buy my second property.

I could not get financing to buy my third property. It was a hot short sale deal. I had to be creative. I have the tenacity of a bulldog. I couldn't let this deal fall apart. I ended up buying it with cash advances using my credit cards. I used

all the rental checks I got each month to pay off the credit card balances. I repeated the process multiple times. I succeeded in building a real estate portfolio by applying the BRRRR method: buy, rehab, rent, refinance, repeat.

I reprogrammed my mind to overcome the fear of rejection and dared to ask big. Like the Bible says in James 4:2, "You don't have because you don't ask." One of the deals I bought was an animal hospital that had been listed on the market for 119 days. I had the guts to submit a very low offer. After multiple rounds of negotiations, my offer got accepted. I managed to add value by changing the zoning to mixed-use property. It is true that a lot of things can be achieved in life just by asking!

Adversity Is a Stepping Stone to a Richer Life

I had a major addiction to the fear of what other people thought of me. I didn't want to be captive in a prison controlled by others. I had to accept the fact that not everybody will be on board when I decide to change my life for the better. I kept telling myself, *What they think of me is not my business. The most important thing is what I think about myself.*

There will always be haters and naysayers. Even the girl I was dating told me that I needed to get a real job and that I wasn't enough. There is always a price for chasing greatness. Anyone chasing a big dream will have to face adversity! I realized that paying my dues was part of the game.

My limiting beliefs were another hurdle. We all have limiting beliefs unconsciously instilled in us. Unfortunately, many people decide to have a mediocre life, give up their hope of having an extraordinary life, and surrender the dreams they used to have because of the limited vision they place on themselves. They can't see how they can do it. *I told myself I would not allow those who suffer from scarcity in their own lives to impose any limiting beliefs on me.*

I invested a great deal of my time traveling around the country to get myself surrounded by like-minded people who shared the same attitude towards life. I was very selective regarding whom I was social with and very careful about who I had in my ears. I decided to upgrade my peer group and associate with those who played much higher than me. Power of association is essential for winning! This way I could develop my vision and have the energy to uplift and execute. The goal was to stay laser-focused on what I could do to make the supposedly impossible possible.

I faced a lot of criticism, but I didn't let it stop me. I found that I should expect it to come my way if I want to hit it big. It was just a sign that I was making the right moves. I made the decision to disassociate from toxic people, people who asked me why I was working so hard and people telling me that I should just

live a simple life! “Why don't you play it safe? When is enough enough?” It was not easy to disassociate or put friends on limited association.

I was afraid to tell people who I grew up with about what I was doing. I feared being judged and worried people would think that I was bragging. I made the decision not to diminish my story for the sake of others! I held onto what the Bible says in Matthew 25:23, “If you have been faithful over a few things, I will make you ruler over many things.”

I kept telling myself, *The most important thing is to have my efforts approved by God and not by people.*

I reminded myself that I was doing this for my future wife and kids and for generations to come. I wanted to leave a legacy and make a remarkable contribution. I found that having reach and influence gets doors opened. Sharing my BIG dreams inspired a lot of people and really helped attract so many good things and high quality people towards me and then helped me accomplish so much more. As Zig Ziglar says, “Our actions and deeds affect other people, many of whom we will never know.”

I developed strong rapport with mortgage bankers, investors, property managers, real estate syndicators, asset managers, real estate brokers, and wholesalers. I earned a reputation for getting things done and making deals happen. This helped me close multiple deals and create instant equity from day one.

I learned that the easiest way to earn a million dollars was to network with people who could help me find underpriced assets and finance them using other people's money. Leveraging other people's money (OPM) and other people's time (OPT) is the key to unlocking the wealth codes of the universe.

Golden Opportunities Happen When You Show Up and Follow Up

You know the saying, 80% of success is just showing up? In the winter of 2019, I showed up at a real estate mastermind organized by a local real estate brokerage company. I met a real estate broker on that day. Since I knew that the result was in the follow up, I kept following up with him and asking if he had any good deals. And I kept vetting anything he sent my way. Eighteen months later, he showed me a commercial space that had fire damage. After running some numbers, I submitted a letter of intent to acquire it.

My plan was to convert it into a small apartment complex. I knew that it wasn't going to be an easy thing to deal with code officers, the zoning board, the planning commission, and contractors. I knew I would get drop-kicked to my knees and get my nose bloodied. But I was aiming for progress not perfection.

I decided to push through fear and not to allow fear to have me. I told myself, *What could possibly be the downside if it is not going to kill me?*

I pulled the trigger and bought the property, hired an architect and a zoning attorney, and submitted my plans to the city. After almost six months of hearing after hearing, I got the approval to do the conversion. Throughout the process, I learned that growth requires a team. No one can do big things by themselves. I needed to surround myself with a team of good people to take it to the next level. I can say that this deal was a game changer for me and a turning point in my life!

Discipline Creates Freedom

I believe that the life of my dreams is outside of my comfort zone and that the bridge between a dream and reality is discipline. If I didn't have the discipline to show up to networking events, mastermind groups, conferences, and conventions and to get myself comfortable being uncomfortable sharing my vision and my ambitions with strangers, I could have never closed on any deal.

I am a firm believer that self-education is well worth the work and pays dividends down the line. So, I disciplined myself to read a minimum of one book a week, as well as to listen to real estate podcasts and to watch motivational videos every single day.

Although I earn a lot of equity right after I add value to the assets I acquire and stabilize, what I become through the journey is more important than what I get. What I experience and learn no power on Earth can take from me! As Jim Rohn says, "What you become is far more important than what you get. Become a millionaire not for the million dollars, but for what it will make of you to achieve it. The greatest value is in the skills, knowledge, discipline, and leadership you will develop in reaching that elevated status. It's the experience you will acquire in planning and developing strategies. It is the inner strength you will develop to have enough courage, commitment, and willpower to attract a million dollars."

I share my stories not to impress but to give hope of what could be possible. What matters most is not circumstances but character, energy, commitment, and resourcefulness. I believe that my early fears, insecurities, and failures are not uncommon, and I'm convinced beyond any doubt that if I can, you can! It is possible to have a world-class status and put your own remarkable dent in the universe. We all were born to win, and the time is now!



Morkos Aziz is an real estate developer, economist, and investment banker. Follow him for inspiration and to learn how to achieve financial independence on his Facebook page <https://www.facebook.com/morkos.aziz>. Morkos can also be reached at morkos.aziz@gmail.com



Tweetable: The pursuit of financial independence is not about retiring early. It is about having options, enjoying new experiences that were once dreams and the freedom to say NO. Gaining total control over your time is an incredible power to possess!

DEANNE MOORE

Never Too Late

Communication and relationship expert Deanne Moore LPC/LMFT is a psychotherapist, actor, singer, host, speaker, business coach, and business owner. She loves helping people overcome whatever obstacles are in front of them in an easily understandable way.

Hollywood Dreaming

Growing up in Dallas, I felt different. I wanted to be an actress. My PhD, Vietnam veteran, 401(k) dad believed you need stability in a “real” job. He wanted me to have a college degree in something stable. Being an actress did not fit that mold.

I don’t ever remember not wanting to be an actress. I was a gymnast growing up, and I remember putting grips on my hands before getting onto the uneven bars, imagining the film crew there, setting up the shots, panning out, close-ups—the whole shebang. More than being a star, I dreamed of acting on set. The drive was how fun it would be doing the work, creating the scenes, feeling the experience.

I was accepted into Texas A&M University and last minute decided to follow my high school boyfriend to a smaller Christian university. My parents thought I had lost my mind. Oddly enough, I loved it and felt like I really fit in. I grew up going to church every Sunday, but during college, I experienced what it meant to have a real relationship with the Lord. It just felt right to me. The friendships I built at Abilene were amazing—to this day, almost 30 years later, four of my roommates and I get together every year.

My relationship with my boyfriend was rocky and on and off throughout college. My parents always said we couldn’t get married until we graduated. Well, I showed them—I graduated magna cum laude in three years, and down the aisle I went. My husband wanted to be a lawyer and loved the acting world as much as I did, so he applied to law schools in California. Pepperdine University accepted him, so we loaded up a U-Haul and drove out West.

While there, I was lucky enough to book small gigs as an actress. We moved to London for a short period to study abroad, where I was fortunate to study acting at the Lee Strasberg Theatre & Film Institute. I continued that training when we moved back to LA. I was in heaven, pursuing my dream—the life of an actress. I waited tables, networked, went on auditions, all while he was in law school. On the outside, we were a perfect pair.

Life in Dallas – Marriage Seeing Cracks

In LA, our marriage was struggling. That's when we started counseling. After his graduation from Pepperdine, I learned I was pregnant with our first child. This changed the vision of what I thought my life would look like. I always knew I wanted to be a mom, but my dream of being an actor was life on set, long hours doing what I loved, and I knew that would completely conflict with my idea of being a mom, which was also high on my priority list. So, we made the decision to move back to Dallas. I figured I could continue acting, it would just look a little different.

In Dallas, my husband started dreaming of owning his own law practice. We put flyers on people's windshields at laundromats, grocery stores, any place that had lots of cars, we networked, and did whatever necessary to ultimately grow a very successful law practice. As the practice grew, so did the difficulties in our marriage, so did our family with two more children, and so did my career as an actress.

One day, my agent called and said, "There's a new live TV show searching for a full-time co-host." The casted co-host was quick-witted and hard to strap down. My agent had pushed for me because she believed my humor would be a great fit. Being real, I'm the opposite of shy. I went to audition, we bantered back and forth, and it was apparent right away, the TV chemistry was there. We had a show!

While we each continued to have professional success, our marriage struggles became more prevalent. Though we both tried very hard to work on our marriage, our relationship only suffered. We never got the right help. He was wildly successful as a lawyer, and yet the marriage was increasingly difficult and lonely.

In February 2006, I decided to leave my marriage.

It was difficult. Without going into all the dirty details, to quote a line from the movie *The Princess Bride*, "Let me sum up..." My marriage was HAAAARD. And the divorce was even harder. I don't even know how to express all that we went through. The hurt, the isolation, the ugliness that I experienced and that our kids experienced during that time was awful. We were in court multiple times...so many traumatic experiences.

I didn't have any fantasies that life was going to be better or easier by divorcing. I never dreamed I would ever get a divorce.

It was always too hard to leave until it became too hard to stay. I left my marriage and any security that came with it. Now, it was time for me to make

the best of this new life I was creating. This was such a difficult time. I didn't always make the best choices, but I had to keep putting one foot in front of the other.

Ultimately, the TV show I co-hosted came to an end, and I started working part-time for a dear family friend who owned a talent agency placing newscasters all over the world while continuing to book acting gigs.

Financially, things were tight. Three growing kids, lots of activities—I felt like a Lyft driver and an ATM. I was parenting out of guilt, as I knew I had uprooted their lives and they had not gotten a vote in this new life.

God always provided. I was able to book all kinds of work—commercials, print ads, hosting, and spokesman gigs. I was even an auctioneer's bid spotter. Anything I could do to provide for my kids, I did. I was able to work with companies like Mrs. Baird's, Albertsons, CareNow, Chesapeake Energy, LeapFrog, Match.com, Gitano, and Foster Grant. Just as I would find myself in need of money, I would find a paying gig.

When my boss said our local ABC affiliate was looking for a fill-in traffic correspondent, I immediately said, "Yes!" I had never done live traffic before, but I walked into the audition, "acted" like a traffic reporter, and won the spot! They even asked me if I wanted my own segment called "Does It Work?" Duh! We tested products from infomercials to see if they actually worked.

A godsend during this time was a woman we affectionately called Grandma Carol. She was a lady in our neighborhood who helped me tremendously with my kids while I would work. She became a very important part of our family.

My Country Album

At the tail end of my divorce, I developed a desire to put out a country music album. I wanted to find the music that resonated with my experiences, to create something good out of all the hurt. I had ZERO idea how to do it, but I decided to just start.

I poured myself into it. It went from nothing to an amazingly well-produced album titled *Never Too Late*. I co-wrote "*Spring Chicken*", "*Never Too Late*", and "*I Ain't Through*." I found nine other amazing songs through networking with publishers and producers out of Nashville and Texas. I was able to work with LeAnn Rimes' producer on songs that Carrie Underwood and Gretchen Wilson had demoed. I even created two music videos!

I am grateful that I can even sing, considering that I have had two throat surgeries—one was on my vocal cords to remove vocal cord nodules and one was to remove half of my thyroid and what they thought was cancer. That is

one reason the title track “*Never Too Late*” is so important to me. Never too late is the motto I live by.

This album is my baby—my fourth child. It did very well in Nashville and overseas and is currently on iTunes, Spotify, and other music outlets. From the response I have received, it has also inspired others as well. After the album release, I was invited to sing at the American Airlines Center in Dallas, and I was honored to sing the national anthem to packed stadiums at Texas Motor Speedway before NASCAR races.

While I was so proud of my accomplishments, this was a lonely time. At 35, I’d left my husband, had three kids and no stable income. I felt like I was doing life with anchors tied to my feet. I carried a lot of mom guilt. I’ve always said you can do anything, but you can’t do everything. I think I balanced things the best I could, but that mom guilt is a bi&@h!

4.0 in Graduate School While Raising 3 Kids and Working Full-Time

Life was moving forward. I was working the TV traffic segments sporadically plus any acting gigs I could book, working during the day at the office, and singing around town with my band.

I should mention, in 2001, when my third child was six months old and I was still married, I decided to go to graduate school and get a Master’s degree in counseling. With our marriage struggles, it had become something I was passionate about. I knew the tools I would learn would help me with my marriage and my children. We had been to countless therapy sessions over the years, and it just seemed no one was any good, until we met a counselor who was amazing. What a difference it made. A counselor who knew what he was doing, had a gift, and was very effective. This was inspiring to me. I believed I could do a great job as a counselor. So I went to graduate school and got my Master’s degree but did not get fully licensed.

A new friend, a fiddle player that filled in for my band one night in 2010, owned her own therapy practice in Dallas. She encouraged me to go back to school and finish out what classes I needed to come work for her.

It ended up that I had to get an entire second Master’s degree. This was a challenge. I would go to class once or twice a week at night after work. But I had prayed hard and felt very clear that this was what I needed to do. I wanted to be a therapist. A good one.

Building a Therapy Practice from Zero to Waitlist

I ended up receiving dual licenses. I am both an LPC (licensed professional counselor) and an LMFT (licensed marriage and family therapist).

I joined my friend's practice, and with all of my life experience—marriage challenges, handling conflict, being a single mom, family conflict—I found I had a unique ability to understand people on a different level. It's amazing how so many of my experiences became super helpful in working with clients. *I've been there! I've made dumb mistakes too! I've experienced pain too!* It's not about me in session, it's about the client, however, my experience provided me a different perspective on how to help.

Reading the messages clients sent to me of how their lives have been changed for the better after working with me—what an incredible feeling. Then they started referring their friends...Wow! I was honored.

Many successful business people and entrepreneurs started coming to me to work through interpersonal issues and improve communication skills inside their companies. I love business coaching. My clients are so eager to learn and want to be effective and efficient with communication.

A few years in, I was invited to appear on an episode of a reality show as a therapist. I also worked on a radio show called *Divorce Rescue*. That grew and morphed into *Ready for Hope*, a call-in show with guest speakers. These were great opportunities for me to help people, and my practice continued to grow.

Communication Tools

Today, I have a thriving practice that I am immensely proud of. I also truly love speaking to small and large groups, retreats, and businesses. I have traveled nationally, coaching professionals as a speaker trainer on how to communicate effectively. With a waitlist in my practice, speaking to groups is the way I can impact more people with the knowledge and tools that I have acquired along the way.

I am passionate about coaching people on communication, understanding, and relationships. I know that professionally and personally, we can sometimes communicate until we're blue in the face, yet not be heard or understood! Soooo frustrating!

Some tools for your communication toolbox:

1. We judge others on their actions. We defend ourselves on our intent.
2. Sometimes people don't actually hear what you say, no matter what word choice you use. They hear based on what they think they know.
3. We all inherently want love—to be fully known and yet still loved. We want to know that our person will not hurt us. Take the time to nurture your relationships.

4. We live in a fallen world. What is made for good can so easily be turned to bad. People make decisions based on the information they have, not necessarily the factual truth.
5. There is so much behind a person's mask. Most people have so much pain they cover daily and are just trying to move forward. So many people have deep hurts. Some hurts are greater than others, but most people have experiences that have been so hard to walk through. Be KIND as we don't know what people are going through or have gone through.

I share these critical lessons for a person's well-being and for businesses' well-being. I help them find success wherever I can—

1. one-on-one (in session) with a therapy or coaching client
2. to a group at a seminar or retreat
3. to a wide audience on TV, radio shows, or podcasts

I am also writing a book to share helpful relationship/communication skills. This is a new journey and another testament to the idea that it's never too late!

Throughout my life, I have learned the power of getting back up over and over and over. I have learned to believe it's **never too late**. Things have not been easy, but they are not easy for most people. We all have challenges. We all get knocked down. At some point, we have to get up and move forward—one day at a time, one foot in front of the other. If you want it, if you love it, and it's your passion, do it or die trying. Just decide what you want to do, then get up and start. It's never too late!



Contact relationship, media, and communication expert Deanne Moore LPC, LMFT about speaking and coaching or expert guest appearances. Email her personally at deanne@deannemoore.com or visit her website at DeanneMoore.com.

Learn more about her counseling through her counseling practice www.NeverTooLateCounseling.com



Tweetable: It's **Never Too Late**. We all have challenges. We all get knocked down. At some point, we have to get up and move forward—one day at a time. You just have to decide what you want to do, then get up and start.

AMOS KING

From Horse and Buggy to Tesla

Amos King is a successful business owner, entrepreneur, and investor in hotels, and short-term vacation rentals and Airbnbs. Amos and his partners have acquired \$50+ million in hotels in the last year. Amos is an avid runner and is always seeking to add value to everyone he meets.

Running Changed My Life

"Persistence is the expression of a compelling cause. If you really want to do something, you'll find a way. If you don't, you'll find an excuse."

– Jim Rohn

Running changed my life, because when you get great at one thing, you can become great at anything. When you get the formula for success in your head, you can use it for anything.

In the summer of 2019, Darren Hardy put out a challenge on Darren Daily of consistently running at least a mile per day for 90 days.

I decided to do at least five miles per day. Unfortunately, about 30 days in, I contracted Lyme disease and felt like I got run over by a truck!

At this point, I got very creative. I knew that if my wife Liz knew that I went out and ran five miles, she would not cater to my every need as I lay on the couch moaning and complaining.

So, I would get up around 5 AM, sneak out of the house, stumble through our woods for five miles, slip back into the house, and be fast asleep on the couch before anyone else even stirred.

After two days of my early morning escapades, Liz asked me at dinner if she should at least run one mile with me so that I wouldn't feel completely defeated. I just shook my head and said, "No, it's okay." But apparently, I was unable to hide the smirk that was beginning to form, because she ended up getting it out of me that I had been sneaking out in the early morning hours.

As it turned out, after the 90 days was up, I ended up averaging closer to 9 miles per day and winning the challenge.

Early Years

I grew up Amish and was very blessed with a father and mother that dearly loved me and my three older brothers. Being the youngest, I had to grow thick skin early on and learned how to be persistent.

At the age of 8, my world got rocked when my dad passed away from cancer at the young age of 49. It was a huge blow.

But life had to go on. Two years later, I got a job on a dairy farm before and after school for \$2 per day. This had to be the toughest and the best thing that my mom could have done for me. I'll never forget how much I despised getting out of bed at 5 AM and running across the fields to work for two hours, run back home, then run 2.5 miles to school and rinse and repeat.

I continued working on a dairy farm till I was 16 and then worked in a shed manufacturing business for two years.

Up until the age of 18-19, most of my regular earned income went to my mom to help support our family. But after work, on Saturdays, and sometimes holidays, I would give buggy rides, raise and sell decorative Indian corn and pumpkins, and run numerous other entrepreneurial endeavors, and I would keep that money for myself.

Intentional Living and Fatherhood

There's a saying that I now love.

If you take the hard way out in life your life will get easier and easier!

If you take the easy way out in life your life will get harder and harder.

Let me give an example: today, at 38, my wife Liz and I have been financially independent for a decade, have four beautiful daughters under the age of six, and most mornings, I'm able to hold them close to me when they wake up. You know, the time when they just melt into your chest.

I had this in mind when I was burning the candle at both ends. Start with the end in mind. That way when—not if—it gets rough, you'll know why you must keep going.

My mom used to say, "If you don't slow down, you'll wear out at an early age."

Finally, one day, I responded with, "Well Mom, I'd rather wear out than rust out." And I never heard that comment again. I love my mom. She's the sweetest lady you'll ever meet.

I don't remember much of my dad. But two things that I do remember are:

1. He never spoke an angry word to me.
2. I never remember playing any games with him. He was always working. That's why I made a vow that if God ever blessed me with children, I would take time and be intentional about winning and shepherding their hearts.

The Grind

At 18, I started working for a roofing company. Two years later, I started my own roofing company.

This was one of the scariest things I have done in my life because I had no reference of business ownership in my family and had very little belief that I could be successful. A mentor by the name of Walter Hamm stepped into my life and said I needed to start my own business.

For the next 10 years, it was all about working as hard as I could for as long as I could.

I remember many a night when I was working in the office (which was actually a storage shed my friend built) until midnight and beyond. I would go straight from my office chair to a couch in the same shed and be back at it again at 5 the next morning.

Don't Let a Dark Past Stand in the Way of a Bright Future

When I was 17, I got into binge drinking on weekends (which I'm not proud of). But being the frugal entrepreneur that I was (even though I didn't know what that word meant until about 10 years later), I would be what we called "the carry out man." I would buy beer and liquor in bulk from a coworker, load up the horse and buggy, and then sell it to my friends for a small profit.

One day when we were loading up the buggy, the reins fell out the front window (which is how you drive and control the horse). As soon as the horse noticed this, he took off with me inside. When I realized that I was unable to retrieve the reins, I jumped out, and one of the metal buggy wheels ran over my shoulder about four inches from my head. I still have a scar on my shoulder from this incident.

I share this story not because I'm proud of it or think that it's funny but in hopes of having at least one person read this and realize that stupid things you have done in your past will not keep you from a bright future unless you give them permission!

As Jim Rohn said, “The past is a university to learn from, not a club to beat yourself up with.” Also, your past won’t benefit from you beating yourself up, and your future doesn’t deserve it.

Back to School

I only have an 8th grade education, which is typical when growing up Amish. But here’s where the real learning started for me.

I got involved in network marketing at the age of 25, and it was life-altering. I barely made any money, but the personal development was amazing! I started devouring books and CDs and going to hundreds of seminars. Some of my favorites are Jim Rohn, Zig Ziglar, and Darren Hardy.

I remember driving down the road listening to Jim Rohn and just laughing as Jim was sharing some simple success principles in his humorous way.

I also remember coming home from meetings around 11 some nights and then staying up reading till 3 AM. I’d keep a dictionary at the side of my bed because I didn’t know what many of the words meant.

I realize now the reason I could do this was because I felt the seed of greatness inside of me coming alive as I read books like *The Magic of Thinking Big* and *What to Say When You Talk to Yourself*.

If you don’t like your current results in life, you need to change the information you’re putting into your head.

I spent tens of thousands of dollars on personal development and still do today, even though I am extremely frugal. In my younger years, when my employer would take me along to a horse sale, he would give me \$5 to spend on lunch, I would usually spend \$1-\$2 and save the rest.

My definition of frugal is when you have no reserve of what you give to others but still live far below your means.

Just the other day, I was at an event in Miami. I had about 1.5 miles to the hotel that I was staying at, so I walked because I didn’t want to spend for a cab and I wanted the exercise.

To put this in context, two days prior to that, my partners and I closed on a 10+ million dollar hotel at BWI airport.

Delayed Gratification

Delayed gratification is one of my keys to wealth. I was taught that when I go to buy something I should ask myself, would I be willing to pay five times as much

as what the price tag says? And if the answer is no, then leave it because that's what it's costing me if I spend the money instead of investing it.

When my wife and I got married in 2014, which was years after I had become an accredited investor, we chose to live in the conference room of my office building and shared the kitchen with our employees.

We have since moved to a beautiful 30-acre farm where we now raise our four beautiful daughters.

Earning a Tesla Model X

In 2018, a good friend of mine invited me along to a Kyle Wilson Inner Circle Mastermind that was life-changing. Real estate investor Steve Lloyd was talking about buying an apartment complex for \$30 million and selling a year later for \$40 million. It doesn't take a math genius to figure out that's \$10 million!

I decided right then and there, I would never do another deal under \$1 million. I had been investing in real estate since 2005. So, I set a goal to do \$20 million in new deals by the end of 2020. I was thinking big!

But, old habits die hard. In January of 2019, a few partners and I bought another small multifamily for \$445,000. I guess I wanted to make sure I was serious about my goal. I also set myself a reward for achieving this goal to motivate myself—a brand new Tesla Model X.

I had no idea how I was going to reach this goal, but towards the end of 2019, I was introduced to a couple brothers in the hotel space, and we formed a partnership. Our first deal was over \$10 million, and we were scheduled to close in March of 2020.

Guess what happened in March of 2020? COVID!

We had soft commitments on most of the money we needed to raise to purchase the hotel, and when COVID hit, it all went away!

At this point, the seller gave us the option to extend the contract by putting another \$200K down. I personally already had \$500K in the deal, and would have opted to walk away and lose the money, but my partners kept assuring me we would be fine.

My friend and mentor Dave Zook says fortune favors the bold. Man, was I ever hoping he was right on this! We decided to move forward, and in August of 2020, we closed on our first hotel.

September 2020, we closed on another deal which brought us within \$7.3 million of my personal goal. On the same day, we put another deal under

agreement at \$7.8 million. I felt great. We were now \$500k over my goal, and I thought this was a done deal. But then, the negotiating started, and one of my partners negotiated \$500K off the deal. At this point, I thought, *That's enough now, if you negotiate one more dollar I won't be able to get my Tesla!* Of course, at heart, I was overjoyed.

This is where the fun began. We started looking for financing immediately, and after many failed attempts, finally found a local bank that said they would take the deal. Stoked, I ordered the Tesla. It was October, and we stopped looking for financing.

In the beginning of December, the bank called and told us the board declined our loan. I was speechless. We had investors that were going to have a tax liability well into the six figures if we didn't get this deal done by the end of the year. Let me just say, the Tesla was the smallest of my problems at this point.

After I received the message, I took three minutes to pity myself before I started asking how we could fix this. For starters, I put myself in the banker's shoes. I thought, *I bet he wasn't looking forward to making that call. I should call him back and thank him for the effort that he put into this. And while I'm at it, why don't I ask him what the ideal clients are for their bank so I can connect them.*

By the way, I was not looking for a single thing in return. But five months later, they financed a hotel for us and in the process saved us and our investors a couple hundred thousand dollars.

My partners ended up finding another bank that was willing to fund the deal, and we closed on December 30th. And, my Tesla was ready for pickup on the 31st. It's amazing how some things work out when you don't give up!

Today, almost a year to the day of closing our first hotel, we have closed on over \$50 million in hotels and are breaking historic records in revenue in every one of them!

Currently, I spend most of my time investing in real estate, helping others with tax strategies, and together with my amazing wife doing our best at raising four beautiful daughters and building God's Kingdom.

Take Action

I made more mistakes than most in real estate, but what I did right was TAKE ACTION!

You can watch all the videos and read all the books you want on riding a bike, but until you jump on and skin your knees a few times, it's almost impossible to get good at riding a bike. The same is true for anything else we do in life.

And one more thing, allow fear to be your guide. If you fear something, as long as you feel it's honoring your Creator, work there. The only way to cure fear is action, and our greatest gifts often lie right on the other side of our greatest fears.



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Tweetable: Our greatest gifts often lie right on the other side of our greatest fears.

PETER BECCHINA

How the Worst Year of My Life Unlocked My 12 Keys to a Better Mindset

Peter Becchina is a performance coach, investor, and real estate professional who helps others create multiple streams of income while sharpening their mindset. As a serial entrepreneur, he understands the highs and lows of the journey to financial freedom and how to help you stay on track.

Not Your Typical Tuesday

Being questioned by an FBI special agent and a federal prosecutor isn't exactly my idea of a good time. The stakes were high. My attorney told me as much. I was listening to every question very carefully.

Thoughts were racing through my mind. Many of the questions made it seem as though they wanted to help me, not arrest me. They told me they weren't interested in me, only my friends and what I knew about them. I answered as best as I could as I was asking myself, *What could all those papers possibly be in that manila folder with my name written across the label? Why are they making a federal case over sports betting and gambling?*

The most important question was *How did I get myself into this mess?*

How It All Started

My parents helped me buy 33% ownership of my first pizzeria. Within six months, I was a 50% partner. Things were going so well that we had to expand to a new location that was double the size, and from opening night, our sales doubled.

A few years later, we bought a bar restaurant and the building it was in. It took off, and things were smooth sailing in the businesses for almost a decade. After a few years, I sold my ownership in the pizzeria and focused my efforts on the restaurant.

In 2005, business was booming, and I got engaged. My soon-to-be wife had a two-year-old son from a previous relationship. He was awesome, and I was excited to be his father. At first, I wasn't sure we would end up married because, as much as I knew I would love her son as my son, I also knew I didn't want any kids of my own. Before we got engaged, we spent a lot of time having that discussion. She said she was okay with us not having any more children, so I bought the ring, and we planned a wedding for April 2006.

What Should Have Been My Best Year

In 2006, I got married, and real estate was booming. The value of our restaurant almost doubled, and we started a conversation with a developer about the highest and best use for our space. We had a grand idea to sell the developer part of the property, build a new restaurant for us, and build a shopping center on the property where we would own 25% of everything.

A lot of the neighbors were against the development. This was a historic property and a neighborhood spot. We started to lose some business because of it, but I wasn't concerned. Once we developed, I would officially be a millionaire at 31 years old. Plus, I would be able to pay back my parents the \$300,000 borrowed to buy the property. It was the majority of their nest egg, and it would feel so good to get it back to them, with interest!

We started to lose more and more business as the summer began, and the developers started to get cold feet because the commercial market seemed to be cooling off. For the first time in years, we started to lose money. A lot of money. But as long as we could get the developers to stay to their word, it would all work out in the end. We were supposed to go to the settlement table, but the developers asked for an extension. Financing was falling through because of an increased downturn in the commercial market. We were now hemorrhaging money, and I was just about out of all my savings from over a decade of working six to seven days a week. This had to work out soon or my parents' life savings would be at risk.

The Shortest Marriage in History

At this point, just about out of money, I worked ten-hour days and went to play poker for another five plus hours each night. Some nights I won enough to cover the weekly deficit of the restaurant. Some nights I lost it all.

Business was slowing down even more as the idea of a development soured the clientele. Then it happened. My wife told me she wanted to have another child. This was September 2006, and now I had a failing business and a strained marriage. I am pretty stubborn. There was no way I was giving in to having a child when I knew it wasn't what I wanted. In a mix of anger, depression, and anxiety, I told her I wanted a divorce if she didn't want to stick with our agreement to not have children. We had been married for five months.

I moved back in with my parents. The timing was actually good, as my dad was having a double knee replacement and would be out of commission for a while.

Around this time, we got the call saying the developers were killing the deal. With the business doing as badly as it was, we knew we could only survive

another few months before we had to shut down. My family and I decided it was time to sell. We would keep the staff employed through the holidays. Then we would close the business as of January 1st.

Losing a Loved One

About the only good news at this point was that my dad's surgery went great, and he was walking again. He always had the strength of an ox and the determination of a lion.

A few weeks after the surgery, he woke up one morning with pain in his side. He wasn't sure what was happening, so my mom took him to the hospital to play it safe.

My mom called a couple hours later and said it was a kidney stone. They were going to keep him for observation, but the doctors said there was no reason for her to have to stay, so she went to work. When she came back, she heard the nurses and doctors frantically discussing something outside his room. Apparently, they misdiagnosed him. It wasn't a kidney stone.

He had gone into sepsis due to an infection from the IV he received after his knee replacement. My dad flatlined as we were in the waiting room. He came back to life, only to flatline several more times that night. Each time, he fought his way back, until he was gone. This was October 27, 2006.

We were completely devastated. What was supposed to be the best year of my life was now easily the worst. I was filled with rage, and I went deeper into anxiety and depression.

Resolution with the Restaurant

We finally shut the business down. At this point, I was just hoping to pay off the mortgages and debts and to give my mom back the money she and my dad worked all their lives for. If there was anything left, I would split it with my sister and that would be my reward for ten years of hard work.

We did find a buyer. The deal would have allowed my sister and I to split about \$100,000 after paying everything and everyone back. \$50,000 wasn't a great payoff, but at least it could get me started again when I was ready. However, the sale came with some major issues. Let's just say you should not make business decisions when you are an emotional ticking time bomb. Ultimately, all the debts were settled. Most importantly, my mom got her savings back. But I ended up with nothing monetary to show for that decade of my life.

The next few years were pretty dark. I had a few failed relationships, and I probably soured some friendships along the way too. I was mad at God, the universe, and everything in it. But the truth was, I was being a victim. In reality,

other than my dad passing, everything else was, at least in part, my own fault. It took me years to realize it and to start to heal. I spent some time dabbling in side businesses and helping some friends grow their full-time businesses. I was also gambling a lot. This is when I got on the FBI's radar and why they ultimately came to visit me at my home on a Saturday morning.

A New Beginning

Right around 2010, but prior to the “friendly” visit from the Feds, I decided to try my luck at college. It turned out I loved it. In high school, I had one notebook for all four years. My sister thought I bought my diploma. I couldn't be bothered with school because all I was thinking about was making money. I always had a strong work ethic! But as I started to grow as a business person years later, I began to read. I became addicted to learning. This was a huge help for me when I took a shot at college.

I later realized I didn't need a four-year degree to be successful, so I decided to forgo it and go back into business. I knew the food industry really well, but I felt a calling to do something different. I was also a little afraid of failing again. My neighbor at the time was a very successful Realtor and suggested I give real estate a shot. I decided it was worth trying and joined the office he was a part of, Keller Williams.

This was 2012, six years after my year of darkness. I was starting to do better, but I was still in victim mode. For the first year, I floundered with just a handful of sales.

Around this time, I became really good friends with an amazing agent, businesswoman, and coach in our office, Cindy Wadsworth. We hit it off, and she could tell I had a desire to grow and enough business experience to be successful, but something was holding me back. She kept telling me I should start my own team and that I could build a really big business. I told her I wanted no part of that responsibility. She asked why, and I told her, after shutting down my business, I didn't want to again be responsible for someone's livelihood. I shared my story, and she was the first person to call me out.

She helped me realize I had become a victim of the story I kept telling myself and helped me to discover personal development by going to a Tony Robbins event. At this event, I literally walked on fire. It was life-changing.

Little by little, I began to feel like my old self again. My confidence started to come back. I joined the biggest team in the office, and one of the most successful in the region, the Silva Team. My business started to flourish. I spent a lot of my free time reading and learning everything I could about personal development and the power of mindset. I had a few setbacks from time to time as the little voice in my head tried to relive the failures of my past.

Each time this happened, Cindy was always there with encouragement and resources to point me in the right direction.

After two years of friendship, we began to date, and my life truly changed for the better. I felt then, as I do today, that I found the person I was meant to share my life with.

After another year or so, my team decided they were leaving our office. I had a tough choice to make: go with them or join Cindy? The Silva Team took a shot on me and taught me a superior skill set, which I was extremely grateful for. But Cindy was a shareholder in the Keller Williams office, and if I stayed, it should benefit us both financially. The Silva Team and I decided to part ways, and I am forever thankful our friendships stayed intact.

I joined Cindy's team, and we went on to build some of her most profitable years in business. I continued on my path of personal development, got out of my own head trash, and now Cindy and I have several thriving businesses including our sales team, a property management company we are partners in, and a boutique investment company which runs our property and lending investments. During this time, I was also able to discover one of my true passions in life, coaching. In fact, things came full circle with the Silva Team when they brought me on as a performance and mindset coach.

Don't Fear Change

They say the only constant in life is change. Change can be scary, but on the other side of the fear is opportunity. It is easy to stay comfortable and get complacent. This actually happened to Cindy and me. Things were going well financially, but we felt like something was missing.

We both had a passion for coaching people in mindset and helping them get on the journey to financial freedom. After all, we both had our share of financial disasters in the past. But we felt like we weren't doing enough, especially when it came to helping other real estate agents create financial freedom for themselves and their families.

So it was time for a change. A massive change. We questioned: *Do we stay at Keller Williams? Do we go to another company? Do we start our own brokerage?* We felt like Keller Williams wasn't the home for us anymore. Cindy made a huge decision and decided to sell her shares in the office. With the release of these golden handcuffs, we felt we could start evaluating our options more clearly.

We decided to go to a conference held by some major influencers in the real estate industry. Many of them were former Keller Williams colleagues that left to join eXp Realty to create massive financial freedom. After days of hearing

every speaker saying things like, “This changed my family’s life forever,” Cindy and I looked at each other and knew this was the change we needed. We decided to join eXp so we could continue on our journey to financial freedom at a much more rapid pace. Just as importantly, we would now be able to help thousands of other real estate agents get started or elevate their current journey to financial freedom as well.

Over the years, as I chased my success and pulled myself out of a victim mindset, I developed 12 keys of what I call my roadmap to a better mindset. I use the acronym P.A.V.I.N.G. T.H.E. W.A.Y. Each key has been pivotal to Cindy’s and my success, and I love to share exactly how with my friends, clients, and anyone interested in achieving the same.

P. rinciples

A. ffirmations

V. isualizations

I. ntegrity

N. ourish the Mind

G. rit

T. ruth (live your own truth)

H. ealth

E. nergy

W. hy (what is your big why?)

A. ttitude of Gratitude

Y. es (don’t be afraid to say yes and figure it out later)

My life has been filled with some amazing highs and terrible lows. That is a major reason I have become so passionate about personal development and this journey to not only constantly improve my own mindset but also help others improve theirs as well. It took me a long time to realize you don’t have to be a victim of your past, your mistakes, or your missteps. You can create both the future and the current life you want. Success leaves clues. Follow them.

By the way, I never did find out what was in that stack of papers in the folder the FBI had with my name on it. Thankfully, it is one question I don’t need to answer.



Realtor, entrepreneur, and investor Peter Becchina is grateful to all who take the time to read his story. To access his roadmap of 12 keys to a better mindset (P.A.V.I.N.G. T.H.E. W.A.Y.), visit www.LiveProsperously.net/roadmap



Tweetable: We all fail, have setbacks, and make mistakes. Persistence is the key to overcoming these obstacles and finding success, whatever that looks like for you. Remember to always look forward and never backward.

HEATHER SHIELDS

Published

Heather Shields is a publisher, bestselling author, mentor, ghostwriter, and editor. For Heather, it is in both the stories we tell ourselves and those we share with others that we find the game changers in our lives. Heather is also co-founder of The Self-Publishing Network, an online community.

What Do You Want to Be When You Grow Up?

If anyone asked me what I wanted to be when I grew up, I wanted to be a writer. Now, I didn't know any writers. In Ireland, there are many storytellers, but of all the varied careers that the adults around me had, not one of them were writers. I was undeterred, but I had no idea how I would achieve my goal. If only that little girl could see that in 2021 I would be an *Irish Times* and Amazon bestselling author who, this year alone, has supported four other authors write and publish their books.

I am one of those weird people that loved school and loves writing. I excelled at English and was accepted to do a mathematics degree. After receiving top marks in my English exam and frank discussions with my teachers and the university, it was agreed that I would start Queen's University Belfast to do an English degree. There, I found my tribe, but I was totally unprepared for moving away from home to the big city, university life, or how becoming a writer would be possible for me. Business seemed much more "realistic" and something that I could also learn from those around me, so I changed to a management degree including international business and law. I did enjoy it and learned a lot.

I graduated with twin baby girls and the opportunity to study journalism. I was following my dream. Journalism was a form of writing that I could do and a career path that I could follow. I was given my first break by the editor of the local paper, David Fletcher. I was on my way.

The next few years went by, and my career developed through journalism, public relations, communications, then into fundraising and business development.

The Gift of Knowledge and Understanding

My twin daughters were seven and another baby, a little brother, was on his way when we went on a family holiday with my parents and grandparents to the beautiful seaside village of Portstewart in Northern Ireland. There is a famous ice cream store on the seafront, and after some shopping, the four generations of females in our family knew it was time for a sweet treat.

My granny, Kitty, said that she would take the girls to find a seat whilst my mum and I ordered at the counter. I watched as my granny fell up the two steps that led to a raised seating area and rushed to help her up. It wasn't that she had tripped; it became clear that she couldn't actually see the steps, which were clad in a black tile. We found a nearby seat and somehow laughed it off.

When we returned home, however, trips and falls became common, including a fall at her front door, resulting in a broken wrist. Over the next two years, other symptoms gradually appeared, including memory problems. In October 2010, she was diagnosed with Alzheimer's disease.

Over time, what would help most was knowledge and understanding, thanks to books, people, and stories shared. Patience became our mantra.

There was fear, understandably, many questions, and most of all, a determination from this amazing woman to live life on her terms and fully backed by her husband, Norman. They decided that they would be staying in their own home and that, if it came to the point where they needed more help than we could support them with, they would choose a nursing home. And they did.

In the immediate days after the diagnosis, we contacted our local Alzheimer's Society for information and received great support from the local dementia support worker. It made an enormous difference.

My granny's diagnosis and the support we received led me to get increasingly involved with the charity, and I took up a role with them on a one-year fundraising partnership with a national supermarket chain. We raised awareness and millions of pounds that funded dementia research and support services. That one year soon turned into 10 years with the charity. I worked on new projects, including research and campaigns, with brilliant people, many of whom had dementia themselves.

I was doing it all for my granny and granda, who had been diagnosed with vascular dementia 18 months after granny's diagnosis of Alzheimer's. Upon his diagnosis, and after visiting many potential nursing homes, which proved very difficult and unpleasant, two places were chosen, and their names went on the waiting lists.

Norman and Kitty moved into a nursing home, together, in June 2013. They were the first married couple to ever live there. It was through sharing their story and expectations that they forged a new path, constantly supported by their daughter and myself.

One example of how they won people to their way of thinking—when they first arrived, the nursing home didn't have any double rooms. All were single rooms with a single bed. After over 60 years of marriage, despite repeated protests and understandable concerns from the staff about a potential fall, every night, granda would journey along the corridor to granny's room, and every morning they would be found curled up together, holding onto each other with a vice-like grip on a little single bed. A double room was soon found, or rather, created.

A New Chapter

My grandparents died just two weeks apart in February 2017. Granda led the way, as he always did, at dawn just as the birds started chirping. Granny was also passing, and the family took turns to sit with her. It was as if every bird came to bid her farewell, as we all remember the cacophony of birdsong at her window.

Their deaths accelerated a big change in my life. And, with all of the extra time I now suddenly had, I found myself rethinking my life and how I lived it. The recurring theme was that it was time to follow my own path now. It was time to write.

By this stage of my life, I was surrounded by writers. I quietly helped or supported them in the background. Books had become more “do-able,” and rather than fear, my dream now brought peace, comfort, and the opportunity to add value to other people's lives. I began my own new path, a bright new chapter, starting with some much-needed investment in developing myself. I was introduced or re-introduced to Jim Rohn, Bob Proctor, Kim Calvert, Mark Victor Hansen, Abraham Hicks, Pat Slattery, and of course, Kyle Wilson. I couldn't hear or read enough.

I created a self-image script, created vision boards, wrote two books, invested in training, learned about publishing, and met the game-changers in my life.

As a family, we navigated my daughters' final year at school and progression to university. And, my son completed his final year at primary school and prepared for the big school. My life was changing too. I was returning to myself.

I had, in many ways, been afraid to be seen, afraid to speak. Then, great stories with great messages that positively impact readers became my mission in life. And that is still my mission today.

I love publishing, writing, and creating books that share a vision, experience, or journey that empowers people to consider the story they are writing in their own lives. Over the course of a 21-year career, I have always worked from the story. I have been afforded opportunities to work with many great and

inspiring people and to learn skills that I now use daily through either necessity or serendipity. The roles that I have held each developed naturally from the one before.

Everything became easy and very clear, very quickly and all at once.

In March 2020, at the start of the global COVID-19 pandemic and lockdown, I was ready. I felt confident in my new vision, and suddenly, the right people showed up. First off was the encouragement of my friend Chris to join a network hosted by international speaker and mentor Pat Slattery.

I joined The Outstanding Network and met a number of people who have helped me, including Pat, who would agree to become my mentor and lend me his belief, knowledge, experience, and encouragement over the next year. I met Donna Kennedy and had the privilege to be part of a book that she was leading. In the early weeks and months of the pandemic, when many had their lives shut down, twenty of us met regularly to create the book *BeLIFE or BeLIEf*, a collection of empowering stories of life transformation. I shared my own story of “Letting Go” of my marriage and my roles as a wife and lover to the man I had known for over half of my life and father of our three children. I learned so much about the journey of a published author and both the vulnerability and growth that comes with sharing and publicizing your own book.

I was published now in every way through sharing my stories, my journey, and my life for public readership through social media, books, stories, the creation of my company Heather Shields Publishing, and as co-founder of The Self-Publishing Network with Karen Newton. I have worked with four authors to publish their books so far this year, walking alongside them as ghostwriter, editor, publisher, or publishing coach. Each of them is firmly in the game-changers category.

My role is often as a mentor for many of the authors that I am working with, to listen to their stories, get them out of their head, on to paper, and published as a book, eBook, and audiobook. It is always their story, their words, and their message. With a bit of help and guidance from me, together, we bring their baby to life. It is a joy to see their books finished, formatted, and available to buy. My clients each have an immense amount of knowledge and expertise to offer. They are leaders in their field and each helped me to expand my own vision.

In particular, Pete Lonton of the *Fire in the Belly* podcast asked me the questions that I needed to answer for myself. In guiding me through my own “life story talk” on his show, I had a profound conversation with myself that would mark a before and after point. I told my story, I shared my vision, and I received a warm and encouraging response from the listeners who contacted

me after it aired. And I didn't die of embarrassment either; rather, I gained clarity and confidence on my new path.

My goal is to help authors get to the point where they are happy and proud of their work, normally, after many years of delays, false starts, or spent as a project they knew they would do and could do but just didn't know where to start.

Writing comes naturally to me. As people are talking, I often see the words as writing on a page, see the chapters, and hear the messages. In reading a chapter, I will ask the questions that a reader may want answered. It is a very special process, writing a book. In my experience, it changes people; it affords clarity, confidence, and the odd breakdown.

Over 90% of people say that writing a book is on their bucket list. Only 1% of people ever do it. I am here for that 1%. My mission is to share great stories that inspire others and to help authors to do just that, to navigate the road to not only write but also publish, promote, and share their books.

"Whatever you're ready for is ready for you."

– **Mark Victor Hansen**



Heather Shields listens to stories and creates ready to publish books, eBooks, and audiobooks. Contact Heather and book a discovery call at HeatherShieldsPublishing.com Follow on Insta: [@heather_shields.publishing](https://www.instagram.com/heather_shields.publishing) Facebook and LinkedIn: Heather Shields Facebook: The Self-Publishing Network



Tweetable: I had, in many ways, been afraid to be seen, afraid to speak. Then, great stories with great messages that positively impact readers became my mission in life. And they are still my mission today.

ROBERTO LOBRACE

From Losing It All to Finding My True Self

Roberto Lobrace is a real estate investor, entrepreneur, and founder of Lobrace Group. He has a background in finance, banking, and private wealth management, which he has integrated into his decade in real estate. Roberto is a loving and dedicated father to his son Lorenzo. He is also passionate about personal development and transforming daily to be the best version of himself.

First Generation Italian American

I was born to Italian immigrants from Southern Italy. My father was born in a small town called Vallata and my mother was born in Rome. My mother, uncle, and grandparents came to the USA by boat in 1970. They settled in Elizabeth, a town in Northern New Jersey, to live with family members who had already immigrated a few years prior.

I remember my mom telling me how my grandparents bought the duplex they lived in and the triplex next to it with a \$30,000 loan from their friends who were also Italian immigrants. The loan was done on a handshake. No documents, no signatures, simply based on trust. My grandparents, with the help of family and friends, worked hard to fully renovate the properties and paid the loan back in full. Hearing that story is where my interest in real estate first started.

My father, who was the third oldest of nine children, left home when he was only 16 to work in Rome. Then he immigrated to the US in 1978 when he was 24. Growing up, I watched my father work 12+ hour days, six days a week, running his business to support our family. As I got older, my father would take me to work with him on Saturdays and during summers. The old school values of hard work, trust, and honoring your word got instilled in me at an early age.

I have a lot of family that lives in Italy and travel there as often as I can. It is an indescribably beautiful country and feels like home. I truly love being there and spending quality time with my family. It's a place I hold very close to my heart. I also love languages and speak Italian and the dialect of the region that my family is from as well as Spanish and Portuguese.

College & Early Career

It was important to me to make my family proud and honor their sacrifices and hard work, and still is. I became the first person in my family to ever graduate from college. While I do not view college as a necessity, it's an accomplishment I am proud of. After graduating from Rutgers University School of Business in New Brunswick, NJ, I started my career in the finance industry. I worked as

a financial representative for Northwestern Mutual Financial Network helping individuals and businesses with investments and life insurance. It was a challenging job at times, but also very rewarding.

After about one year, my uncle made me an offer to come and work with him. He was a self-made, successful businessman and real estate investor who also immigrated from Italy with nothing. The entrepreneurial urge was very much alive in me, and I saw a great opportunity to learn, so I accepted. His business was in Southern New Jersey, one hour from where I lived in Edison, NJ. They were long days, and I still remember a few times when the NJ Turnpike got shut down because of bad accidents and it took over three hours to get home. I really enjoyed working with him, learned a lot, and furthered my confidence and passion for entrepreneurship and real estate.

After several years of working with my uncle and cousin, I moved on to a role as a personal banker for JPMorgan Chase. I spent the following six months getting my investment licenses and learning about banking, then spent approximately 18 months as a banker. I then transitioned to JPMorgan Private Bank, where I worked with high net worth and ultra-high net worth clients. It was a great experience, and I got to see how these very wealthy clients ran their banking and investments. This new position was in Delaware, so I moved from New Jersey down to Philadelphia.

Starting in Real Estate

Shortly after my move to JPMorgan Private Bank, I read the book *Rich Dad Poor Dad* by Robert Kiyosaki. It really opened my eyes and further lit my passion for real estate. The primary message—most of us are taught to go to school, work hard, get a good job with benefits, and work until retirement, but that is not how to build wealth—resonated with me. I was checking my email one night, and an ad for Rich Dad Education popped up. Right away, I signed up for a free two-hour seminar on real estate, which led to signing up for their three-day course. At that course, they pitched the really high-cost real estate education. When I heard the prices, I couldn't believe how expensive they were but enrolled in one of the packages that was over \$30,000, and my journey into real estate investing began.

A few months after the first course, I bought my first property. I had the confidence to immediately offer full price because I had learned how to analyze the market and knew it was a great deal. A few days after we signed the contract, I found out that the seller received a cash offer for \$10,000 more. I would have lost the deal if I did not act so quickly. I purchased the home with a traditional mortgage and a loan from my parents for the renovation. The funds they lent me came from my grandmother Rosaria who passed away the year before. She and I had a very special bond, and it was so fulfilling to know I got

my start in real estate with money she had accumulated from the properties she owned.

After fully renovating the property, I applied for a home equity line of credit (HELOC) to tap into the equity I had built. When the appraisal to determine how much I could borrow came back, it was much lower than I expected. Through the courses I took, I had learned that I could contest the appraisal. I did exactly that, and they raised the value substantially. This meant the HELOC amount went up, and I had more funds to put into other projects and continue growing my business. I've been able to get appraisals increased several other times. Many people have asked me if spending so much money on real estate courses was worth it, and for me, it was, based on this first deal alone. The following year, I also hired a mentor and paid \$10,000 for him to spend three days in Philadelphia. It was a substantial investment, but I can directly attribute it to huge growth in my business. I have earned it all back multiple times over in the hundreds of transactions I've been a part of.

I was still working at JPMorgan and had very long days of 12+ hours because of my long commute to Delaware. I was taking advantage of the travel time on the train to read books on personal development and real estate and work on my business, but I was getting burned out. I started looking for a job in Philadelphia and moved to Fidelity Investments as a relationship manager in their private client group.

This shortened my commute, and I spent the next three years there while working on my business at night and on weekends. The end goal of doing real estate full-time was always at the front of my mind. The business was growing, and I considered leaving my job on a number of occasions over the years, but there was always a reason to delay—got married, had a baby, moved into a bigger house, etc. I still made sure that I was always taking steps towards the goal. During the last year I was at Fidelity, I was able to get a modified schedule approved and was working from 7 AM - 5 PM, Monday - Thursday.

Finally, I committed to leaving my job in six months and picked the exact date.

Time to Take the Leap

The day had finally arrived to give my two weeks' notice. It was a great job that I enjoyed, and I really liked my manager and all my co-workers, but the time had come. My heart was pounding. I kept remembering the quote painted on a building in my neighborhood that I had walked by so many times, "Leap and the net will appear." My manager was disappointed I was leaving, but very supportive.

More than five years of hard work led to the overdue moment to take that leap into being a full-time entrepreneur. Walking out of the office on my last day, I remember the feeling of freedom and telling myself I would never go back to working for someone else again. On my first day as a full-time entrepreneur, I used my new time freedom and spent the entire day with my son. Within a matter of weeks of leaving my job, the business was growing exponentially. We were doing more projects than ever, taking on new partnerships, and things were taking off. Now that I was in the business full-time, I was able to really focus on my superpower of finding and negotiating real estate deals. I define a superpower as something that you are naturally very good at which other people have to work hard at. I have a natural ability for connecting people and getting deals done.

Major Challenges

A couple of months after leaving my job began a series of events that would cause everything in my life to drastically change. I suffered a major arm injury during a walk-through of our new construction project. I remember the moment I badly cut the back of my arm on metal ductwork. It was like time froze. I immediately got that gut feeling: "This is bad." Two months after the injury, I had to have surgery to repair a severed nerve in my arm.

The following month, my wife and I separated after five and a half years of marriage. We had mentioned divorce, but I was always fearful of moving forward with it because my son Lorenzo was only two, and I also didn't want to break up our family. Growing up in an Italian family, divorce was something that didn't exist.

We were husband and wife and also business partners, so it was essentially two divorces. We had a business to run with nearly a dozen properties in various stages of construction that had to be completed, properties to manage, and a toddler to care for, and I was recovering from major arm surgery. While being in a relationship that doesn't work is never easy, divorce is extremely tough.

We spent the next several years closing our businesses, selling off our properties, and working through the divorce process. Everything we had built we were now dismantling. It was the most challenging time of my life.

Taking Responsibility and The Power to Choose

Through all of this, I had a freeing realization to take complete responsibility for my part in it all. Taking full responsibility has become my key to living an empowered life and creating the legacy I desire. I owned everything that had happened in my life up to that moment.

While I had reached a point that I considered successful, I learned there is no amount of money, no number of properties, no belongings, no relationship, nothing that can make you happy outside of yourself. True happiness does not come from what you have, but from who you become. There is nothing more important than loving yourself and living in a state of joy. Even though I knew that, I became a person that understood that on a deep level. I realized that everything I needed I already had within me. I also realized that whatever happens in life, how I respond to it is always my choice.

It makes me think of a couple of my favorite quotes: “Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and our freedom.” and “Everything can be taken from a man but one thing: the last of the human freedoms—to choose one’s attitude in any given set of circumstances, to choose one’s way.”

Anything can happen at any moment. The only things I can control are my response and my attitude. By the law of attraction, the same challenges kept showing up over and over again until I controlled my response and finally learned from them. To learn and grow, I also had to let go of being right. Before, I was being a victim and blaming, and it caused me to still face the pain and consequences of what happened. I now wake up every day extremely grateful for life, everything I have, everything I’ve experienced, what I learned, who I’ve become, all of it. I also learned that the people in my life and the toughest experiences were my greatest teachers. I now accept everything life brings to me with love and gratitude, give my best, help and serve others, and seek the lessons.

You are one decision away from a totally different life: the decision to take complete and total responsibility for everything in your life. That decision requires change, and we change when the pain of the current moment becomes greater than the fear of change. I’m in control of my life and I determine my own future. I create everything in my life and everything that is not because what I do or do not do is a choice. Any justification is an excuse.

Acknowledging this gave me power and freedom and allowed me to find my true self.

Personal Development and Men’s Work

An integral part of my transformation and something that I am passionate about is personal development. I am a huge believer in it and that it can serve a purpose for everyone. I’ve taken many courses over the years, hired mentors and coaches, and gone through incredible, life-changing experiences. Some of my experiences and what I have been able to manifest have been so profound

that it is difficult to properly describe them in words. Things that I did not know, or that I never imagined were possible, have now opened up for me.

I am also passionate about men's work and describe it as a combination of personal development, masterminding, accountability partnerships, and having a king's council. The team I am currently part of is made up of the most powerful and successful men I know. We only allow the best from each other and hold each other accountable to the commitments we make. Most of us are also entrepreneurs, and we help and strategize with each other around our businesses. They are an essential part of who I have become and why I have what I have in my life. We are unconditionally committed to each of us winning in our lives.

A few years ago, I was also on another team and went through a rigorous eight-week program that trains you how to be part of a team. We forged a lifelong bond and shared some of the most transformational experiences of my life. All of the men on these teams are my most trusted council and confidants, and I trust each of them with my life.

I believe this work is needed, especially today, because I have found that most men do not have an outlet where they can seek the wisdom of other men. When I was going through my divorce, those who had also experienced it were able to offer me invaluable guidance and advice.

Changing your life is a change in your inner game. It takes a tremendous amount of work and effort, so self-care and having a routine are extremely important. It requires being committed to it daily. Searching and learning is where it all begins. Whatever you are searching for, seek the wisdom, become the person first, then you will have it.

Life's Greatest Joys

Of all the things I have accomplished in my life thus far, my son Lorenzo is the greatest. Being a father and watching him grow have been the biggest joys in my life. I cherish every moment I spend with him. I am committed to showing my son the tools to live a life full of joy, love, passion, and connection and by what he believes in.

At the time of this writing, my real estate business is focused on off-market deals, raising private money, building a rental portfolio, flipping homes, land deals, and commercial real estate. I also specialize in finding development opportunities and specific types of real estate deals for other investors. I have helped developers and investors find everything from single family row houses to multi-million dollar development deals and everything in between. Having the opportunity to build relationships, help and work with others, and find and negotiate the best real estate deals is my favorite part of the business.

I also find a lot of joy in sharing my knowledge and lessons I have learned to help others who are seeking to transform into the best version of themselves. It requires a lot of trust to dive into the many forms of personal development, and I promise you that it's worth it.



To connect with Roberto Loblance about his story, real estate investing, personal development, or a speaking engagement, you can find him on Instagram @rlobrace or email him at RLobrace@gmail.com.



Tweetable: Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and our freedom.

MARQUES OGDEN

Former NFL Player

Bankruptcy, Recovery and Helping Others

Marques Ogden is a former NFL player turned entrepreneur. He was drafted from Howard University as an offensive lineman and played in the NFL for five years. He overcame addiction and bankruptcy to become a successful keynote speaker, executive coach, bestselling author, and marketing leader, building the success of others.

Working Hard to Get a Football Scholarship

My brother and I were born in Washington, DC, and both became players in the National Football League. My brother, Jonathan Ogden, played in the NFL for 12 years, won Super Bowl XXXV with the Baltimore Ravens in 2001, and went on to be elected to the Pro Football Hall of Fame on the first ballot.

I went to a private high school called St. John's College. It is today one of the top five schools for high school football in the country. I had a great experience there and got an offer to play football on a full scholarship for Howard University in Washington, DC. My dad was also a Bison football player, in Howard's first student athlete scholarship program. Then he went into finance. I loved Howard. I studied business finance, interned at Merrill Lynch, and worked at my dad's house.

In 2003, I was drafted by Jack Del Rio and the Jacksonville Jaguars. Today, I'm still the first and only offensive lineman ever drafted from Howard University. I'm very honored by that, but I hope we will soon have more NFL players from Howard.

I always knew football wasn't forever. My brother's 12-year NFL career was in the top 1% of the top 1%. I was very much aware that I needed to have a plan B, and throughout my career, I did some interning and different programs in the off-seasons. During the season, OTA, and each off-season lifting program, I always dedicated myself to my craft, my job. As a result, I got almost six years out of the NFL—which was amazing—especially for me, a guy who thought his football career was going to be over after high school.

I got absolutely zero scholarship offers until two weeks before it was time to commit. So when Howard came to my house and said, "We believe Marques could be an offensive lineman in the NFL," I couldn't believe it. Then they said, "And we are prepared to offer him a full scholarship." That was awesome.

I thought if I were a starter for a year, maybe two, that would be a great college career. Well, I was a four-year starter, played all-star games, and got drafted to the NFL. So, I'm always the guy who puts in the extra work. I was always the guy that knew about having a plan B, but I was also the dedicated guy that was focused and disciplined. One of my favorite quotes is by Jim Rohn: "Discipline is the bridge between goals and accomplishments." I was disciplined, focused, and I had a great career, but I was smart and knew that football, no matter how great you are, won't last forever.

Mentorship and Mindset

I believe the success of my brother and me came from our father. My dad told me, "Marques, just because you're going to college on someone else's dime doesn't mean you can mess around, or not do your job, or not go to class. It will take great focus to be a collegiate athlete and a student, and student always comes first." My brother is almost seven years older than I am, so I got to watch my dad teach him, then watch my brother, then have my dad teach me. I greatly benefited from that cycle of mentorship, leadership, and guidance from a very young age.

I tell all my clients, "Your mindset controls your destiny, and when you control your destiny, you control your success outcome." I have an acronym for mindset—**M**entally **I**nvested, **N**ever-ending **D**etermination **S**ets **E**xpanding **T**alents. All of us have the mental toughness if we're willing to turn it on. Are you invested? Do you have a never-ending attitude? Are you determined? Are you setting new goals? Are you expanding out of your comfort zone? Are you utilizing your talents? Mindset is one of the most important aspects for anybody who's trying to successfully build a business, play a sport, or achieve anything.

It's Tough Transitioning out of the NFL

My transition out of the NFL was very difficult. For about six months, I was addicted to painkillers and alcohol. I was wallowing in my self-pity and misfortune. There's a saying we have: "The NFL divorces you." It no longer needs you. No matter how great you were at one time, you're not that great athlete anymore.

I was part of this comraderie, this whole group of guys. You're on film. You're healthy. And then one day, you're gone. No more checks, no more locker room, no more fellowship. I struggled immensely.

Finally, I put the bottle and the pills down. I got into construction and built **Caeda Premier Enterprise**. We were an eight-figure a year construction, site work development company in Baltimore.

Unfortunately, as the company's success grew, so did my ego. As a result of that, I made some bad decisions and lost my best employees. In 2012, I spent between \$2.5 and \$3 million in less than 90 days and was not paid by the developer and contractor, and that deal took us down.

I went bankrupt in April 2013.

I had to leave Baltimore, like the old Baltimore Colts left in the middle of the night with the Mayflower trucks. I left to avoid all of the old debt that I had (which got discharged in the bankruptcy), the issues that I had with the people involved, and the negative and toxic energy.

I moved to Raleigh, North Carolina. In my new city, the NFL was an amazing help. Andre Collins and Roman Oben, through the NFLPA and the Player Care Foundation, connected me with The Gene Upshaw Trust Fund, which paid some of my bills for four months. They helped me get a job with Merrill Lynch, making use of my finance degree.

Unfortunately, I had been out of finance for over a decade, and it was foreign to me. I was drinking heavily at night and not doing well, so I got fired.

The next day I was hired by a construction company through a guy I knew at the gym. Five days later, I was fired. The only job I could get was coaching kids football. I was still heavily drinking beer, and I gained a bunch of weight. Being flat broke, I could only afford to eat horrible food.

Hitting Rock Bottom

I was in a spiral. In my first book, I called this time in my life "Sleepless Nights" because I was never sleeping. I was always frustrated, upset, and depressed.

I got a second job as a custodian for \$8.25 an hour from 10:00 PM till 5:00 AM on the graveyard shift. Then I had my rock bottom moment. Somebody's trash, rotten meat, banana peels, horrible garbage, poured on my body, my skin, and my clothes. That was September 2013.

I came home that morning, sat at my little, flimsy desk, and wrote down my three biggest strengths. I looked them over, and I computed, let's be a speaker. I said, "If Tony Robbins can do it, why can't I? It can't be that hard. I have a great story to tell."

I started my new business as a speaker. Although I was working at it, I went two and a half years before I got my first paid speaking engagement.

I got my first paid job in 2016, after my first book was published, speaking at Miller-Motte College in Wilmington, North Carolina! Since then, I've worked for 25 Fortune 500 companies. Of those, 13 were Fortune 100 companies.

I have worked as a speaker, consultant, and coach. I've written two bestselling books. I've been a workshop presenter and coordinator and have run academies. I have a podcast, which I co-host with Boston-based broadcaster Leverett Ball, *The Lev & Marques Show*.

But, even doing all of that, I'm still the same guy. I have a saying, when you lose everything, you appreciate everything. And that's what I went through. I have rebuilt my life these last eight years. But it did not happen overnight. It took me years to get to where I am today.

When I pursued this business eight years ago, I pursued it as my passion. I wanted to speak to retired NFL athletes to help them avoid my mistakes. When I was told no for 30 straight months, and I still kept going, I knew this was the job for me. Then I got a couple of free jobs for different nonprofits and youth football. In the beginning, I also got to do some small engagements like Toastmasters and Rotary Clubs. As I started putting myself out there, I saw that people who aren't athletes struggle as well. They've made mistakes, and more so, they could relate to my mistakes, my business failure and struggles with growth. That's when I evolved into a corporate speaker, and that's when things for me got a lot better on a grand scale.

Importance of Focus and Balance

The power lies in the focus on these three principles: ambition (create your blueprint), drive (be inspired or motivated), and hard work (focus on yourself, not the competition). We wrote our second book *The Success Cycle: 3 Keys for Achieving Your Goals in Business and Life* based on those three principles.

When I got focused on these three major pillars in 2019, our business started to grow exponentially because we stayed focused. We didn't get too big, too quick. When the pandemic hit, we were able to pivot to virtual with great success while staying super focused on keeping our foundational principles.

We're focused on adding the right people. The right team is critical. I don't mind being stretched thin with the right people because I can lean on them. When you're stretched thin with the wrong people, that's when life becomes crazy—a never-ending cycle of putting out fires every day. I tell my clients, focus on who you have around you, and the rest will take care of itself.

Don't Chase Dollars, Pursue Relationships

It's all about your ability to connect with people and market yourself. I don't chase dollars. I pursue relationships. I had to learn in this business, when you do that, the dollars will come. Before, I was chasing. Please hire me. Please hire me. Please pay me today.

Today, I think, *I like you and you'd be great to work with. If you hire me, great, I know I can help you. I know if you hire me, it's going to be great for you. If you don't, no problem, that's fine too.* When I meet with a potential client, I hope they will hire me. I think they will hire me. But I'm not chasing the dollars. When I started acting like that, that's when things started to happen for me.



Marques Ogden is a speaker, author, podcast host, and business owner.

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Pick up a copy of The Success Cycle on Amazon.com or barnesandnoble.com.



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BENUEL ESH

Adventure, Running, and Real Estate Investing

Benuel Esh leads a real estate sales team and a real estate development company in the Lancaster, PA, region and owns a portfolio of apartment buildings. He is passionate about leveraging his connections to the real estate community locally and across the country to help his valued clients achieve the results they desire.

The Eighty Foot Leap

A fact I find fascinating is that no matter the lifestyle we live, it generally seems perfectly normal to us. During my formative years, my lifestyle was living on a farm, plowing fields with mules, and using horses and buggies for transportation in the heart of Lancaster's Amish community. And so, earning my keep from six years old and on, eight grades of formal education, and working a full-time job starting at 14 while giving my parents all of my income until 21 was all also perfectly normal. Well, I may have rebelled a bit on that last part, but who's counting.

In that world, at 16 years old, one reaches the age where more personal freedom is allowed, and leaving home to spend time with a set group of friends on weekends becomes the norm. Up until that time, my world had revolved around a very small social circle, but the awkwardness resulting from my lack of social experience wore off soon enough after I was pushed into new environments. The group I spent my time with was a wonderful one, many of whom are still friends 10 years later, but the intoxicating new level of freedom led to us doing some things that, in hindsight, ranged from mildly embarrassing to full-out dangerous and stupid. Think 16 to 20-year-olds wakeboarding, snowboarding, cliff jumping, and riding motorcycles, with alcohol present more often than not. Only by God's grace are we still alive today.

I still vividly remember a gorgeous New England fall day with friends, cliff jumping in the amazing Becket Quarry. We kept moving up the height of our jumps until we were looking down from an 80-foot drop, the highest reasonably clear drop in the quarry. My daredevil friend Zach used the excuse of some foot injury to avoid jumping but wouldn't let up until I committed and went for it, plunging into the depths below with shredded shorts being the only consequence. Although I've never again had little enough regard for my life to jump from that height, it was an amazing experience. What I found particularly amazing was that, even at that height, all the fear occurred before fully committing. The moment

I pushed off the edge, it was just pure, calculated adrenaline. This is a lesson that I've kept near to my heart whenever a new challenge comes up; if it needs to be done, just go for it before the fear has the chance to grip you.

At about 19 years old, I was beginning to see that this lifestyle would never lead me where I wanted to go. We had family friends that owned a waterfront mansion and a yacht, and their lifestyle intrigued me enough to think through what it would take to get there and question how it was possible for them to attain that lifestyle while I had observed so many people were spending their lives chained to a job in survival mode.

By that time, my self-education had brought me far enough to get a sense of what direction I needed to take to move toward that kind of lifestyle. I explored a number of different ideas over the span of a couple years while continuing in the construction field, including going back to school for a law or medical degree and multiple business avenues. Eventually, I saw enough potential in real estate investing that I made this my chosen profession, despite having no real experience or close connections in that world. That's right, no burning passion for that career path, or a wild experience leading to it, just a simple decision to move towards a better life.

As fate would have it, the teacher appeared. This education started with a home next to my parents' farm coming up for sale. From my uneducated perspective, it looked like it could be a good enough investment opportunity, and so I asked my dad and older brothers for advice. To my disappointment, despite being entrepreneurial and having achieved some success, none of them knew much about building a rental property portfolio.

After some thought, I realized I did have a friend of a friend that I'd heard was having great success in his businesses and had built a large real estate portfolio. Thinking that this could be my best shot at getting real world knowledge, I decided to take the plunge and call him.

At this point, this was one area where my painful shyness had not left me. Calling a complete stranger that had absolutely no reason to help me scared me silly, but somehow I knew it had to be done.

And so, shaking a bit, I picked up the phone and called him.

A few huge surprises came out of that. First, Ame was actually a really nice guy and didn't yell at me and hang up as I'd feared. What's more, he quickly offered to take the time to talk me through the deal and showed me why the numbers were unlikely to work well. Then, for some reason that was completely unfathomable to me, he offered to show me a few of his buildings and give me

insight on what a good deal might look like. This ultimately led to one of the closest friendships I have today.

Running Friends

This friendship has led to so much growth in many areas. I keenly remember one early experience when Ame invited me to join on a casual 3-5 mile Sunday afternoon summertime run. I had never run much more than a mile in my life but was reasonably fit and thought, *How hard can it possibly be*. A bit of discomfort was a small price to pay for the opportunity to learn more of what I craved to learn.

What I didn't know at the time was that Ame was notorious for running much further than he had set out to, whether innocent victims were with him or not, and that's exactly what happened. 10 miles in the blazing sun later, I dragged myself back to the house, after desperately trying to keep up and not die for miles. Ame remembers that as the day when a real friendship and investing his time and energy in my growth became of real interest to him. I, however, still remember it as a day when I stared death by exhaustion in the face!

Since then though, I've come to enjoy running. After a couple marathons, many shorter races, and thousands of miles logged with dear friends, it has become an extremely enjoyable way to stay healthy and stay closely connected with a core group of friends.

The amount of growth that was triggered by those seemingly insignificant events blows my mind today. One huge takeaway was the realization that the people I admired from a distance were almost always willing to take the time to have a conversation about the thing I was working on. Those conversations have led to many of my most treasured friendships and a social circle that I would not have believed possible a few short years ago.

Exponential Growth

Those friendships have led me to develop the courage to do what it's taken to build two seven-figure businesses in five years and the teams required to run them effectively. Those companies are both in real estate—one in the sales space where I actively sell as well as manage a team of Realtors and the other a small development company.

The opportunity in the sales business is one that is still amazing to me. Coming from a construction background, making around 40k annually (granted, as a teenager) to having that be a very slow month just a few years later is something I don't take for granted. Studies show that 87% of Realtors quit before two years in the business, and I view that as a great illustration of the importance of choosing a career that aligns with our strengths and values.

To paraphrase a friend, “Don’t be mediocre, don’t be a jerk, and you’ll go far in life and business.” This goes a long way. The work ethic that was drilled into me on the farm as a child and my deep desire to see all of our clients thrive has served us well in our businesses.

I’ve also taken Ame’s early wisdom and built an apartment portfolio. In the beginning of my sales career, I was hyper-focused on keeping my living costs low, despite quickly getting to a six-figure income. Virtually all the money I made, sometimes before I’d made it, went directly to buying more real estate. Interestingly enough, even with dramatically increased numbers, that is still sometimes the case today.

The early stages of building out the sales business and apartment portfolio were sometimes thrilling and sometimes extremely uncomfortable. There were many times when it felt like quitting would be the better option. Times like the first time I had a strong disagreement with a client, resulting in losing a client that I had thought would take our business to the next level. Times like losing money on our very first attempt at flipping a house. Times like facing a lawsuit on a home we sold over issues that should have been easily resolved.

But somewhere along the way, despite all the mistakes made, enough good things happened to go from zero at 21 years old to millionaire at 25—and grow exponentially in the several years since then.

Seeing the compounding effect of wealth over just a few short years has been astonishing to me. My curiosity led to a fascinating discovery that I think should be common knowledge—the power of investing well over a long period of time.

A friend once casually mentioned that he was on track to become a billionaire. Thinking he had to be wrong, I double-checked his math using a compound interest calculator and realized that not only was he right, but that it was practically inevitable for him if he stayed the course for long enough. And on a smaller scale, if one invests just \$3,000 per month for 45 years, making a 15% annual return (this needs to grow tax-free, which can be accomplished in a number of ways), you’d end up with \$129,000,000. There are plenty of ways to make those kinds of returns with minimal risk, and I’m always happy to share them.

The other amazing thing that has come with that discovery is that the compound effect applies to every other area of our lives as well. In fitness, I’ve watched the simple act of walking or running a mile a day coupled with a reasonably healthy diet melt the pounds off my amazing wife after each of our two children were born. And for me, that’s all it takes to be able to spring back into marathon form quickly after months or even years in between. Fifteen minutes in the evening to prioritize for the next day makes a huge difference

on my productivity. An intentional hour with the family each day boosts our connection level immensely. A great book on this subject that I greatly enjoy is *The Compound Effect* by Darren Hardy.

Today, the team and I are focused on growing our existing businesses, and more recently, we have also plugged into a timberland acquisition team group with a few amazing partners to take advantage of market dynamics that we see coming in the next few years. Those dynamics include rising lumber prices, the onset of carbon credits becoming mainstream, and the expectation for the continued rise of conservation easement values. With an extremely capable team that has the ability for almost unlimited capacity, this may be our most exciting venture to date.

Looking to the future, I feel a combination of curiosity for what's possible along with excitement for moving towards a future bigger than I once could even imagine. Where can we go? Who can we serve and in what capacity? What kind of impact can we make? If the last few years are any indicator, it will be an incredible ride!



For more information on any of the ventures shared in this story or to start a conversation, you can email benuel@eshassociates.com. He is active on Facebook and Instagram as well. You can find him by simply searching Benuel Esh.



Tweetable: The difference between a stumbling block and a stepping stone is in how high we lift our feet.

CHRIS CHICKERING

Becoming Solution-Focused

Chris Chickering helps high-achievers uplevel their results using a solution-focused approach. Chris is a consultant, coach, speaker, trainer, psychotherapist, recording artist, and change agent. As an entrepreneur, he has driven tens of millions in client revenue.

The Road Less Traveled

As the 26-foot U-Haul pulled into Santa Fe, New Mexico, in the summer of 2005, I was finally ready to settle down. I had just been divorced, and at 35, had had no less than 25 different jobs across eleven states. Life up to that point had been a time of adventure and discovery, but also a time of great uncertainty and insecurity, not knowing exactly who I was or where I belonged in the world.

My story is about change and how to successfully get to the other side of it—*especially when yesterday's dream and the world you've carefully built becomes today's nightmare*. The truth is, change will set you free, but moving towards it and the uncertainty it presents can also feel paralyzing. As such, and because I'm still smiling after navigating so much of it, I want to share some of my story in hopes that anyone who feels stuck and overwhelmed or who dreams of an even more fulfilling future might find it helpful.

From as far back as I can remember, I've been certain of two things: the world is pretty screwed up, and it's my job to make it better. Eager for knowledge and wisdom on *how* to do that, I gravitated to the study of personal growth. At 16, I became fascinated by the first three words of M. Scott Peck's classic book *The Road Less Traveled*, "Life is difficult," and found the concepts he shared invaluable in helping me survive the last two years of high school. Shortly after college, I discovered Tony Robbins' Personal Power II home study program, became mesmerized by books about neuro-linguistic programming (NLP), and got certified in hypnosis. In the years since, I've absorbed hundreds of books on personal development, entrepreneurship, psychology, and peak performance, attended countless seminars and retreats, and eventually obtained an advanced degree in counseling.

Is This It?

Ultimately, this passion for contribution and growth led me to start an online marketing company helping many of the world's top personal growth experts (including Bob Proctor, Brian Tracy, and Jack Canfield, to name a few) increase their reach and profits by brokering lucrative joint-venture partnerships.

During my first seven years in Santa Fe, I had a blast generating tens of millions in client revenues, paying off my mortgage, and obtaining all the toys I'd ever dreamed of. I really should have stayed happy. I was making more money in a month than I used to make in a year, had tons of freedom, and had earned the respect of many of my mentors. The problem was, I was bored and hadn't made any room for anything besides work in a very long time. Then, one day, I started hearing an internal voice that repeatedly asked, "*Is this it?*"

Eager for clarity on what was missing, I decided to try a simple visualization exercise which changed my life forever. The instructions were as follows: visualize your tombstone and what you want written on it. With eyes closed, the following words came into focus:

"Herein lies Chris Chickering, a man who had a life-long passion for effecting positive change through original uplifting music and inspirational speaking...and so...he took that passion...and with every fiber of his being...dedicated himself to brokering internet deals. Rest in peace."

Now there is certainly nothing wrong with brokering internet deals. However, as I sunk into this visualization and focused on the words related to performing and presenting, I started feeling more at peace than I had in a long, long while. In my mind's eye, I could see myself on stage, speaking and performing original music in front of a large audience who sat in rapt attention. Then as I continued lingering on my tombstone, I realized the cold reality: I, in fact, *had not realized* my wonderful vision of being an inspirational singer and presenter! Rather, I had chosen to dedicate the rest of my life to doing something that no longer had meaning for me. The pain of this realization was intense. As I opened my eyes, wiping away the tears, I knew that focusing on my current career to the exclusion of all else and the continual denial of my creative passions was no longer an option. I was now fully committed to moving towards my newfound vision.

"One day you will wake up and there won't be any more time to do the things you've always wanted. Do it now."

– Paulo Coelho

Music for Positive Change

As a kid, I listened to great singer-songwriters from the '70s like Neil Young, Jim Croce, and Cat Stevens. To me, they were modern-day prophets, bestowing wisdom in song, helping me understand a strange and confusing world. In high school, I learned to play guitar and sing, and eventually learned hundreds of covers, although writing original material, at least in my mind, was something I deemed impossible—not for others with talent, mind you, *but for me*. That's

why I found the tombstone visualization which included me playing original music and speaking so intriguing. Up to that point, I hadn't done much public speaking and had only written two original songs which took 25 years to write!

My musical journey began with a Google search. I was trying to find the job title of someone who turns song ideas into songs that could be on the radio. I soon discovered I was looking for a music producer. After finding one I liked, I had my only two songs "Stay" and "Reinvent Yourself" produced. From there, I started cowriting with my producer, one song at a time.

Most of us are familiar with the snowball effect. Well, that's what happened with the musical part of my tombstone visualization. Over the course of the next three years, I stayed laser-focused on my first impossible musical goal, completing an entire album. The going was slow, and at times brutal, especially when I had writer's block or when confronting the part inside that told me I would fail. Nonetheless, I steadily chipped away, till one day three years later, my first album, *Shine* was released on August 10, 2012. Five years later, I had released five more albums, written over one hundred songs, had a song in a major motion picture, and won a Posi Music Award, which recognizes musicians who are helping create a better world through their art.

But all this didn't happen by accident. It happened because the tombstone visualization had woken me up to the harsh reality of how I'd feel at the end of my life if I didn't make some changes. And with that newly found awareness, suddenly the pain of inaction and not changing, was far greater than my fear of failure. It also happened because I had a *powerful vision*—to write and perform Music for Positive Change, songs that inspire hope and lift people's spirits. The more I shared my vision of Music for Positive Change, the more others rallied around it. Here's the truth: When you have a strong why, purpose, or mission, and you share that with others and never give up, the universe will transpire to help you, *and* the right people and resources will, almost magically, appear to bring your vision to light.

Becoming a Student Again

In the fall of 2016, largely motivated by a desire to fulfill the other important aspect of my tombstone vision: delivering inspirational presentations, I decided to become a student again, enrolling in a two-year, full-time graduate program in counseling at Southwestern College in Santa Fe, New Mexico.

Midway through year one, I learned an amazing therapeutic approach which has greatly influenced how I help myself and others successfully navigate change and achieve desired results. The approach is called Solution Focused Brief Therapy (SFBT). It is an evidence-based practice, which as the name

indicates, is brief, future-focused, goal-directed, and focuses on solutions rather than the problems that someone has been experiencing.

Solution Focused Brief Therapy (SFBT) was developed in the late '70s by Bill O'Hanlon, Steve de Shazer, and Insoo Kim Berg. It is an approach inspired by the work of Jay Haley at the Mental Research Institute in Palo Alto, who in turn was heavily influenced and inspired by the legendary hypnotist and late psychiatrist Milton H. Erickson (who also inspired the development of NLP and Ericksonian Hypnosis).

The essence of the solution-focused approach is to focus on what works and what's going right rather than on what doesn't work and what's going wrong. A story from Milton Erickson perfectly illustrates the essence of the solution-focused approach to change.

The Boy with Bad Handwriting

Because he had a flexible schedule, Erickson began picking up his son from school every day. At that time, his son had a friend named Alan who lived in the same neighborhood, so when Erickson came to pick up his son, Alan would also jump in the car, and Erickson would drive them home. One day, after the two kids jumped in the car, Erickson noticed they were unusually quiet and not acting like their normal rambunctious selves. Erickson looked in the back seat and said, "Boys, what's the problem? Something's wrong." After a lengthy silence, Erickson's son reluctantly told him that Alan had been berated by his teacher and embarrassed in front of the entire class that day. The teacher had held up Alan's paper in front of the entire class and said "This is Alan's paper, and frankly, it is the worst paper I've ever seen. He can't write correctly...and bottom line, this paper is the worst." Alan felt devastated.

So as Erickson's son sat in the back of the car feeling bad for his friend, and as Alan sat silently next to him with his head down, Erickson said, "Well, let me take a look at the paper." Alan sheepishly handed it up to Erickson, who looked at it and said, "You know what? I notice that this *t* is exactly right on the line," and hands it back. Now in truth, the paper was pretty terrible, but Erickson found the one thing about which he could say, "This is good!"

Every day after that, when the boys got in the car, Erickson said, "Hand me your paper," to Alan, and pointed out another positive thing. As time went on, Alan's writing began to improve, and Erickson in turn, found more and more things he could positively comment on. The amazing part of this story is that by the end of the year, Alan got an award for having the best handwriting in his class.

Isn't that a great story? It would be so easy to look at that paper and say, "That's a pretty terrible paper." Or you can say, "What's good about this?" and

highlight that. And that story is archetypal of the solution-oriented approach and the way I think about approaching people when they are struggling. I find something that is going right in someone's life—their abilities, their strengths, their resources—and point it out to them (without being overly cheerleaderish), thus picking up their spirits and giving them a little encouragement, as opposed to figuring out what's wrong with them and fixing that.

"The only way to make sense out of change is to plunge into it, move with it, and join the dance."

– Alan Watts

Conclusion

Change can be really hard. Especially when the change you are facing seems on the edge of or beyond your present capabilities, or when change means having to sacrifice something good to make room for something great. Some of the concepts I've presented here can certainly help: having a solution-focused mindset, embracing a beginner mindset by choosing to take a class or go back to school, and using the tombstone visualization to help clarify what's most important, ignite your motivation, or keep you on track when the going gets tough. If you feel like you might benefit from some additional support, guidance, or accountability on your journey I'm here to help.



Chris Chickering is the CEO of Chris Chickering, LLC. He offers transformative, solution-focused coaching for high achievers, as well as online trainings, speaking, live performance, and music licensing. Reach him at: www.SolutionFocusedSecrets.com/gift, 505-670-0712, Chris@ChrisChickering.com



Tweetable: Rather than focusing on what doesn't work and what's going wrong, focus on what works and what's going right.

TAMMY THRASHER

Success Is the Freedom to Choose

Tammy Thrasher is a real estate investor, broker, and lender who has closed over \$300M in transactions in her 20+ years in the industry. She has been a catalyst for many “impossible” deals, navigating through with her curious, solutions-oriented approach. As a speaker, author, and coach, Tammy shares her experiences to empower success in others.

Curious Conversations

“Tammy, I don’t know if you remember me, we met about six months ago. I wanted to let you know that our conversation was incredibly significant and actually altered the trajectory of my life. I am so thankful!”

I will never forget this particular conversation. I have had many people express gratitude for my ideas, counsel, encouragement, direction, speeches, social media posts, and guidance through the years, but this one specifically had an impact on me, primarily because we had never met other than a thirty-minute phone call. In the fall of 2020, he had called me to explore options for financing a small apartment complex. Six months later, he called me to discuss how he could start preparing to refinance said property with more ideal financing in the coming months.

“Tell me more. Help me remember, “ I said.

He proceeded to tell me about our prior conversation. I very quickly remembered who he was and how distraught he sounded when he previously called. To hear him with such enthusiasm and gratitude excited me too!

My questions and suggestions had given him the tools to purchase the property when everyone else had told him no, it couldn’t be done, or provided options that were not feasible. He had listened to what I said, asked great questions, and implemented my idea.

I didn’t close a loan for him with that initial conversation. I did, however, earn a raving fan. A fan who has since called on more than one occasion and has sent other referrals to me as well.

The other reason this call was so significant to me was, through our discussion, he wanted to know more about how I ended up in the real estate industry. As I shared a few highlights, it really reminded me why I am an entrepreneur.

“The freedom to choose,” I told him. “Once upon a time, like many investors and entrepreneurs, I had a J-O-B. I had an incredible job with a great company, but I was limited in living my most intentional life as a mother, daughter, friend, and creator. I didn’t really understand what it was to be an investor or an entrepreneur at the time, I just knew I had to be free to choose.”

Choosing My Priorities

Later that night, I sat with my thoughts on the conversations of the day, and this one pulled at my mind and heart.

We don’t always give ourselves the credit we deserve. We don’t always realize that we can progress from unconsciously incompetent to unconsciously competent when it comes to being who we are and why we are who we are.

Over 20 years ago, I chose two why’s that were non-negotiable for me. No matter what, at all costs, I would persevere and stand firm with these most important aspects of my life. One was my FAMILY. At the time, that was a young daughter, my mom, and my siblings, too.

The second was freedom. Freedom to choose who I work with, what I work on, and how I prioritize my time and activities. We will come back to freedom.

In the spring of 1999, I was a full-time employee, a single mom to a preschooler, and an aspiring real estate investor. I was also the daughter of the world’s greatest, most intelligent, hardworking, servant leader, part-time entrepreneur, adventure-seeking dad! I cherished my dad.

He was not the most sensitive or patient parent. He was not athletic or especially handsome, and he wasn’t really all that funny, but he was the most incredible dad I could have asked for. He was MENSA smart, could fix anything, was always full of wisdom and ideas, and loved history and travel, which he merged together every summer for a family road trip. My dad was 100% my hero, the person I respected the most and whose respect I craved in return.

On June 2, 1999, my dad took his own life.

My world didn’t just crumble. It completely halted.

Losing my dad was tragic. Adding to that was also the extraordinary pain of actually anticipating that this was probably going to be part of his story before it even happened, and my burning desire to spend time with him in his time of need, to help him any way possible, and not having the freedom factor to do so.

A couple of months prior to his death, I asked my boss for a leave of absence, with which came a fast and uninquisitive response. No.

I knew I needed to spend time with my dad, to support my mom, and to just forget the rest of the world for a little while. To this day, mental illness has such a stigma with limited effective resources. In the late '90s, finding the right doctors, medications, healers, and help was nearly impossible.

My boss, Megan, and I did elaborate on the conversation—me explaining the need to go to Texas to be with my family for an undetermined amount of time, maybe two weeks, maybe four. I knew it was a big ask, given that our firm had just begun the rollout of new systems and processes as a result of a massive merger. At the time, I was a key manager for a specialized group based out of the San Francisco office for the West Coast region.

Not only were there major changes happening, Megan was also eight months pregnant, heading out on maternity leave soon. The idea of one more person out for a long period of time terrified her, given her recent promotion and the responsibilities she committed to fulfilling in spite of her upcoming absence.

As we revisited the topic, she asked why it was so important that I take this leave right now. Being young and anxious about my father's situation, I blurted out, "He's going to kill himself!"

Megan did not receive the words especially well. She yelled at me in response, "How dare you say such a thing!? Take that back! How horrible! Leave my office now."

I did leave. I left her office in Los Angeles and returned to San Francisco that evening.

I felt trapped. As a single mom of a small child, I was in no position to just quit my job. It was a great job with exceptional pay, amazing responsibilities and opportunities, and incredible benefits. I was in my mid-20s, making a solid six figures in the late '90s with no college degree. I had worked diligently to get this position and wasn't afraid of the work it required.

I was suddenly afraid of what this incredible job was keeping me from.

I needed to be free. I needed to be able to determine my priorities for myself.

The Freedom Factor

In the months following my father's passing, I took three months off from work to spend with my family, help with the estate, grieve, and heal. I didn't spend one second handling work or even worrying about what I was missing.

Upon my return, I walked into the office building, checked in with the partners I worked for, hugged some friendly faces, received apologies and condolences, learned that the merger was progressing beautifully, met with the person

who was handling my teams, and realized that nothing had fallen apart in my absence. I assure you, 22 years later, none of them even remember that inconvenient blip in time.

I learned that I am not the center of anyone else's business universe, and work will go on without me. Prior to walking into the building that day, I had mixed feelings about returning to work. I thought, *Do I continue to stay in a safe, secure, well-paying, upward opportunities job or do I choose my freedom factor?*

The resignation was the easiest thing I ever did.

No regrets.

And so, my freedom journey began. I shifted to working full-time in real estate as an agent and investor. After a few years, I decided it was time to be closer to family and return to Texas permanently.

My daughter and I packed up and moved east, all the way to life behind the pine curtain in East Texas, where our family expanded and opportunities blossomed.

Freedom comes with risks and responsibilities. It has not always been easy, and I won't say it is for everyone. The definition of success and freedom vary for everyone. For me, success is living according to my freedom factor and leaving smiles along the way.

My freedom factor is less about monetary success and all about the capital quotient.

Capital is wealth in the form of money or other assets available to a person for investing. My assets include real estate, family, friends, colleagues, health and wellness, love, influence, emotional intelligence, time, and smiles. I invest in financial capital, social capital, wellness capital, family capital, love capital, impact capital, emotional capital, time capital, and smiles capital.

I have never missed anything of significance for my family since June 1999.

I have traveled the world with my children, spending several weeks at a time venturing abroad experiencing cultures, food, love, laughter, and magic.

My children are competitive young athletes, and I have been able to attend almost every single game, every tournament, and many practices.

Two summers in a row, my daughter had weddings in France (to the same man), and I was able to be there for all of it.

Being able to choose when I work, how I work, and with whom I work, that was the freedom factor that I longed for early in life. Through a series of intentional choices and actions, I have been able to create a life that I love with my family.

I get to talk to investors every single day and explore their hopes and dreams disguised as deals and lending.

Everyone has a different freedom factor and different definition of success. For those that I get to consult and impact through our curious conversation, the infinite rewards are there for me too.



Tammy Thrasher, the Director of Curious Conversations at The Investors Capital Group, coaches clients on accelerating wealth, creating their freedom factor through leverage. She is available for loans and consulting services. You can book a call with her at calendly.com/schedulewithtammy or find her on Facebook and LinkedIn.

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Tweetable: True success is having the freedom factor. The freedom to choose how you spend your time, energy, and money and with whom. Regardless of net worth, everyone can have their own freedom factor.

PHIL COLLEN

Def Leppard, Persistence, and the World's Fittest Rockstar

Phil Collen is a world-class musician and the lead guitarist for the band Def Leppard which has sold over a hundred million albums. In addition to music, Phil is highly committed to fitness, personal development, and making a positive impact on the planet.

Learning Guitar and My First Band

I was born in Hackney, a borough of London, and grew up in a place called Walthamstow. As a child, I loved music but thought it was completely out of reach until I got a guitar at age 16 and started to play.

I left school and worked in a burglar alarm factory and then as a dispatch rider on a motorcycle while I was in a band called Girl until we got a record deal. We only got about \$50 a week, but suddenly, I was a professional musician, and I could concentrate on that. I had something I had to get out. My artistic expression was so rewarding and still is today.

Def Leppard, Joe Elliot, and Mutt Lange

On tour with Girl, we played the British clubs and pubs. When I met Def Leppard, they already had two albums out.

Joe Elliot and I became friends. One day, he called me and said, "Pete is not in the band anymore. Do you want to play some guitar solos on this record?" I agreed and ended up on *Pyromania* playing songs like "Photograph", "Rock! Rock! (Till You Drop)", "Rock of Ages", and "Foolin'" and singing backing vocals. That album exploded. It all changed from that point onward.

Robert John "Mutt" Lange had just come off of an AC/DC album, and our management was fortunately able to hook him into Def Leppard's production. He saw something in the band, that we were malleable and something he could improve on. Unlike some musicians who would let their egos get in the way, we listened to Mutt and his suggestions.

Mutt Lange is, without a doubt, the most influential person in my musical career. He is totally inspiring with the highest intellect of anyone I've ever met. This guy is a giant, but he's humble and modest. We learned so much from him.

Singing, Songwriting, and the Muse

Mutt is the reason I learned how to sing and how to play guitar properly. He had a way of introducing you to concepts so you would excel. It was an amazing way to do things that was almost spiritual.

There's no more complete way to express yourself than through singing. It also improves your confidence. A lot of people pick up a guitar because they're a little intimidated by performing, and guitar is a great way to get out of your shell. When you're singing, it's entirely different, especially if you sing in front of people with no effects or band. If you can get up there, sing with confidence, and not really care what others may be thinking of you, it will improve other areas of your life. If you're a musician, it really takes you somewhere else.

When you add writing, you're not just a songwriter, producer, or singer, you can be all of the above. I have songs going through my head all the time. I can't ignore them. I could sit down and write all day every day. Music can be so many things, and I find inspiration everywhere. It can be a drumbeat, the sound of a car going by, or any sound that comes to you out of open windows or on the street when you walk around the city. One sound or phrase makes you sing and think of another phrase, word, or memory. I don't even look for inspiration. It practically comes through the air. When the inspiration hits you, it's fantastic, and you're grateful for the muse, whatever it was.

In 2020, I signed with Sony Publishing, and they have been really great, hooking me up with a couple of different songwriters. We've been on a storm, working on stuff I wouldn't normally do. It's very inspiring to get into a different type of music. I'm also always writing Def Leppard stuff and am really excited about where we are going.

“Pour Some Sugar On Me”

The album *Hysteria* was hard work. Rick had lost his arm in a terrible accident, among many other things. We were moving through different studios in different countries for two and a half years. We went into so much debt that it brought tears to my eyes when I read the breakdown. I thought we would never be able to pay it back to the record company. The album was almost finished, and we had to sell a ridiculous number of albums to break even.

One afternoon, Joe was sitting in the hallway singing something while playing his guitar, Mutt Lange said, “What's that?”

Joe said, “Oh, I don't know.”

Mutt said, “Play that again.” Over the next 10 days, we wrote and recorded the song “Pour Some Sugar On Me.” It was the last thing to go on the record that

we had already poured so much into, almost as an afterthought, and it broke the album.

We had three singles out before it and we hadn't broken, even by a long shot, and then that one came out. Dancers in strip clubs would request the song, and then it started getting popular by request on local radio. It became this massive song in Florida, and we had no idea. From there, it just exploded.

Rick Allen's Accident

On New Year's Eve, 1984, our band's drummer Rick Allen had a terrible car accident that resulted in him losing an arm. Our band loves and supports each other like a family, so we asked him what he wanted to do. Mutt Lange went to see him in the hospital and said, "There's all this technology, and you've got amazing kick drum, bass pedal technique. You can use your foot and keep playing." He would have to change one limb for the other and would do double the work with his feet.

Rick was practicing in bed with his one arm and his foot when Steve Clark and I went to visit him in hospital. The three of us lived in a house together in Donnybrook just outside of Dublin. I remember that it was very frustrating for him. He would practice from eight in the morning till about 10 at night, swearing and cursing. Then one day, there was no cursing, and we heard a cool rhythm that was in time. It just got better from there. He got to that next level and was able to keep taking it to another level until it was second nature.

Playing with Two Other Bands and Touring

I'm always busy creating and am part of two other bands. One is Delta Deep with Robert DeLeo of Stone Temple Pilots, Debbi Blackwell-Cook, and Forrest Robinson, and the other is Man Raze with Paul Cook of The Sex Pistols and Simon Laffy. I'm always having fun writing and recording. At some point, I might actually do a solo album.

I did the G3 concert tour with Joe Satriani and John Petrucci from Dream Theater with Delta Deep. Robert DeLeo couldn't make the tour, so Craig Martini stepped in and played bass. Those guys are over the top musicians, yet are so humble.

Touring can be challenging for many musicians, but I love the chance to be a tourist. I get up early in the morning and find somewhere to have a coffee and absorb the local vibe everywhere we go. Traveling can get a bit much, but if I'm on a tour bus, I'm asleep before we leave the parking lot and usually wake up in the next town. I have a wonderful wife and five kids, and I'm grateful that my family comes out at different parts of the tour.

Health and Fitness

I believe if you're going to be constantly traveling and experiencing high levels of physical and mental stress, you'll need all the help you can get. The best thing anyone can do, but especially in this environment, is to nurture and protect your body. This usually has a knock-on effect mentally too. I try to keep a consistent workout routine going that really helps, especially when on tour. Diet is obviously as important as a workout routine and really serves as a fountain of youth. I feel better than I did when I was 30, and I love the energy it gives me at 63.

I've been a strict vegetarian for 38 years and have practiced a vegan lifestyle for many years. Becoming a vegetarian was a moral decision because I couldn't eat a dead body. I stopped drinking 34 years ago. I was able to stop, but my best friend Steve Clark wasn't, and it ended up killing him.

Recognizing Addiction and the Benefits of Being Sober

I recognized I had an addiction when I realized I couldn't remember things. There were times I drove blind drunk. I finally understood that I could have hit someone. That really weighed on me, but I couldn't quit cold turkey. I had tried a few times before. I tried things like bringing just one glass of wine with me to the social gathering, but I couldn't do it. I'd bring the bottle instead. And then it was Jack Daniels by the end of the week.

On my ex-girlfriend Liz's birthday in April 1987, we were in Paris having a glass of champagne, and I said, "I'm not drinking after this." We went to India the next day, and I quit cold turkey. That was it, actually. It was really easy, and she did it with me.

The benefits were outrageous. I got two extra hours a day that I wasn't spending recovering or just feeling not great. That's when I started working out because I actually had time to burn. I started running, and it inspired me to do more. I'd run along the shoreline just south of Dublin, even in the cold weather. It wasn't the running itself I enjoyed, it was being in nature and the fact that I just felt different because I wasn't nursing a hangover. I was this clear, cleaner version of me.

Adrenalized Life, Def Leppard, and Beyond

Chris Epting encouraged me to write a book because he thought I had some great stories to share. He received some interest from a few book companies and then Simon & Schuster agreed to publish it. I worked back and forth with their editors, and my wife Helen helped me as well. At one point, we sat down and re-edited the whole thing. When you write it down, you wonder if it's right, if you are getting the point across, if it sounds too high brow or low brow.

I recently wrote a short story and am planning on writing another. Two short stories would make a great little book. But writing a book, writing a story, or writing a song is a lot more difficult than people think.

Building Confidence by Overcoming Adversity

When I was a kid, I was asthmatic. My doctor had said, “I’m not going to give him an inhaler to rely on. I want him to go swimming.” When you’re swimming, you’re thinking about other things, and after a while, I would forget that I couldn’t breathe, and my concentration on swimming would open my lungs up. And when I started playing guitar, I gained confidence in myself and started feeling different, and the asthma more or less went away.

I think every little thing you learn creates confidence, an ability to deal with stuff and not feel embarrassed. When I first became a vegetarian, I felt bad because I felt my dietary restrictions would put people out. At some point, I decided I wasn’t going to compromise my beliefs to please others. My vegetarianism became empowering for me. It wasn’t ego. It was confidence. You have to accept yourself and your limitations, then make your limitations your strengths. Actually, when you are simply aware of your limitations, they often become your strengths.

Success and Daily Habits

I think consistency is so important. It’s so easy to fall off, and when you do, you have to get back into it, and that’s a lot harder. If you maintain whatever you’re doing and are regularly inspired by it, you achieve more.

One of the hardest things to do is meditate and actually think of nothing, especially if you’ve got songs running through your head and my toddler son running around. I struggle with it, but I do it. Meditation is very powerful because it gives you time alone to escape.

I like to have flow in my day and not be rigid. You don’t have to fix things. It is what it is. You’re on a trajectory. When you’re not in that mode, you can overthink things. You can go, *My God, I haven’t got any money coming in. I’m not doing this. I’m not doing that. My songwriting is dried up.* You overthink. When you avoid this but keep all the moving parts going in a successful routine, your life actually runs itself.



Phil Collen is the lead guitar player for Def Leppard.

For more information on Phil and Def Leppard, go to defleppard.com.

To learn more about Phil speaking for your organization, contact info@kylewilson.com.



Tweetable: I think every little thing you learn creates confidence, an ability to deal with stuff and not feel embarrassed. If you can get up there, sing with confidence, and not really care what others may be thinking of you, it will improve other areas of your life.

WRITING COACH AND EDITOR



Takara Sights is the editor of *Persistence, Pivots and Game Changers, Turning Challenges Into Opportunities* and has been publishing inspirational and motivational books with Kyle Wilson since 2015. She works tirelessly to ensure grammar, spelling, and punctuation are correct and she works individually with every author to help them develop and tell their story. As project manager, she is also key in supporting the logistics of communication with each book's many elite authors and the intricate steps of independently publishing a book.

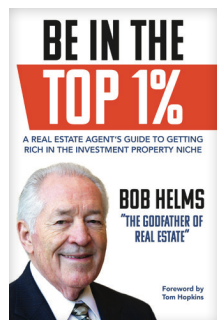
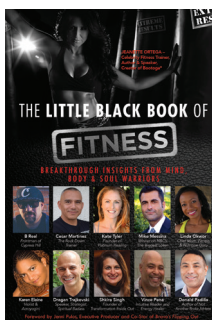
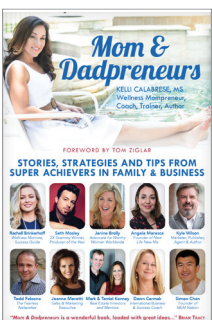
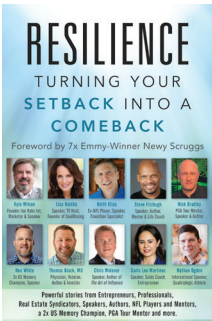
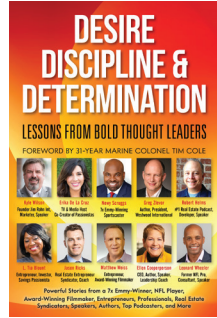
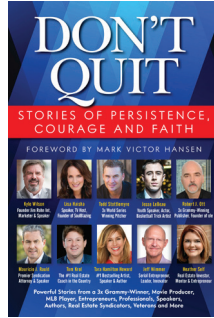
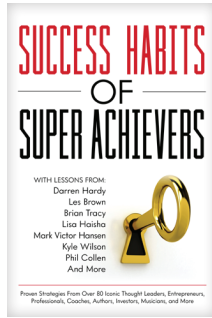
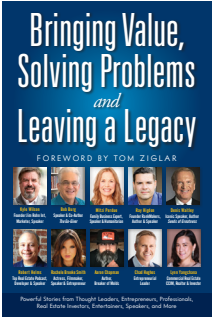
Takara loves contributing to the creation of stunning works and having a hand in helping others tell great stories.

From Takara:

Thank you to my family, Jomaira, Reed, Felecia, Ian, and Stevie for your unending and immeasurable support over the years. If it weren't for you, my role in these books would not be possible!

Thank you to Kyle Wilson for the opportunity to work with you and learn from you. You are the man!

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