

The  
**FiveQuests**  
Balance Your LIFE  
By Tony Sama

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## **Acknowledgements**

If it were not for my best friend, my wife and love of my life Meg, this book would not have been possible. She has been by my side my entire life, through the good times and bad. She has supported me with my wildest dreams and aspirations, even when I was completely down and out. For this, I thank her from the bottom of my heart. It has been her support throughout my life that has made me what I am today, teaching me to love and be loved, and the simple pleasures of life.

Also, if it were not for certain people in my life, which have inspired and supported my adventurous journey, my abundant lessons of life would not be complete. These people include my father, my mother, and my entire family. They gave me basic foundation in order to become successful in my quests of life. And to my lovely sister Christine, and brother-in-law, Terrance Shine, you have always been there for our family your whole lives and I deeply appreciate your love. I want you to know that you both have inspired me to create this book for the sake of understanding who, and what I really am.

To my son's and daughter, Patrick, Anthony, Nicholas, and Alison, I have known for many years that my communication skills are not the best when teaching you about my life's desire for you to be successful. I hope this book will help bridge that gap of what is in my heart and soul about the passion of life and success. It's really not all about business and money; it's all about you becoming balanced in life, and prepared for the world, wherever this world will lead you.

But recently I have been blessed by so many people that have made a difference in the writing of the Five Quests, please forgive me if I forget to mention anyone since there are so many.

First, I would like to thank Pastor Clayton Smith for reminding me the importance of dreaming, and dreaming big.

David and Mimi Shackley for sharing the importance of living a whole and spiritual life, even when adversity rears it's ugly face, and Larry Levine, who has been my dearest friend over the past 18 years that taught me the lesson of living every day of your life as though it were your last.

And, to you Rocky Gentile, thank you for the ride to Ft. Lauderdale, which at that time of my life was the "pivot point" to an exciting and wonderful journey. You taught me never to give up and the true definition of perseverance, just like a badger. Now, I can hopefully return the favor by helping you understand the Quests and balance of life after those many years of learning.

If it were not for you Robert "Skipp" Shimek, being there through all the successes and failures over the last twenty-seven years, the sweet flavor of success would not be the same. I absolutely consider you as one of my dearest friends. Experiencing the excitement of the many successful projects and companies, and the many brainstorming sessions while smoking a great cigar after our lunch at the Marina, are memories I will treasure the rest of my life. And, yes we will have another meeting soon!

And last but not least, Danny Dwyer your friendship has been unconditional and the most valuable over the last forty years of my life. I will never allow anyone to be "Rain'in In My Sunshine". You have taught me the simplicities and treasure of life, friendship.

So in closing, if I have forgotten anyone that has been responsible for the writing of this book, I truly apologize.

I wish you the best in all your endeavors of life, and the greatest success in achieving you dreams and aspirations in you quest for "Freedom of Life". - Tony Sama

## **Introduction: By Tony Sama**

Life is an adventure.

Boy would I like to meet the person that started that saying. It's like the person who created work. Let me know if any of you find them.

Life was best described to me in the early 1990's by a dear friend, Larry Levine, as "your personal blockbuster movie which continues to play for you each and every day of your life". Each day is a new set with different actors, scenes, and screenplays. And, it has the first scene, and unfortunately THE END.

Larry's point was that each of us is the producer and director of our lives. We can change the actors, scenes and screenplay as we produce our blockbuster movie of life.

My question to YOU is a simple one. "How is your movie going"?

Well, here's the way mine is playing out, as of the writing of this book. It is simply life, the adventure the way we perceive every situation within our lives.

Well, here we go.

My life began in Perth Amboy, New Jersey in 1955. By the time I was starting to remember the first scenes of my life, it was around the early 1960's when TV was introduced into my world. The first vivid memory was the assassination of our President John F. Kennedy. That was the beginning of my experience with the positive nature of media and advertising. I didn't understand it then, but I would learn the power of media and advertising much later in my life.

Then in 1964, here come the "Beatles" playing on the Ed Sullivan Show. Now, that wasn't so bad. But at that young age I didn't understand why all those girls were crying. Even now, I still don't understand why all those girls were crying. Just a Joke!

It was in that year that my scenes in my movie started to change. And, let me tell you, they changed drastically. We moved to island of Palm Beach, Florida. Two words, culture shock! I was a 9 year old boy and didn't understand what just happened. I thought it was a bad thing, but it wasn't. It was really a life changing moment in my movie, my life.

Living and experiencing the early years of my life in Florida helped me to understand what it really means to have a life of freedom. Playing golf, from the time I was 12 years of age, owning my own boat at 13, winning a Florida State Golf Association event at 15, having the beach within walking distance every day of my life, and living a carefree and stress-free life was just normal.

Then, a funny thing happened on the way to the dance. I grew up and realized that these freedoms are not free. You have to not only earn them, you have to balance them. In other words, you have to work for them. But, it took me quit a while to understand what the meaning of working hard and working smart really means.

As told by a really great public speaker, Jim Rohn. "Even a mosquito has to start to work before it will get a slap on the back". Well spoken!

I will tell you more about my experiences in life as I continue to tell you about my movie, but it's time to tell you about the real purpose of this book. And, here is about how simple I can make it.

Most people, I'm sure like you, enjoy travel vacations, and basically as much fun as possible along the way. This includes their daily work, making work NOT WORK AT ALL. So, what I'm saying is that you want to produce a FUN movie, but as we all know "Life is an adventure"!

I ask you to keep an open mind when you ask yourself this question. I want you to be honest with yourself.

“Is what you’re doing today going to get you where you want to be tomorrow”? Did you answer the question honestly? If you did

you probably said “NO”. If you said “YES”, I congratulate you on your success in life. You may be on the right track. Notice I said, “Maybe”. Once you understand, each and every “Quest”, then you will really be able to answer this question with some degree of intelligence and understanding.

So, would you agree that to have “Freedom for Life” you need to have time, money, and good health to achieve this goal?

That’s what the “Five Quests” are all about. Balance of health, wealth, success, tax, and travel.

Why tax? Simple, you won’t have freedom if you owe taxes. And, I have seen too many people start a small business and create tax liability without even realizing they are creating taxes. Those tax people can really ruin your screenplay in your movie!

So, sit back and grab a healthy drink and snack so we can educate you on the FiveQuests and YOUR Freedom for Life plan.

## Chapter One: Evolution

Darwin explains evolution as the “survival of the fittest”.

Here’s what he meant. If a group of ants were being lead by one ant, and he was leading the nest of ants into a fire, they would all burn up. But, if few of the ants sensed the danger and veered away for the fire merely by instinctual ability that the other ants did not have, something was different about those particular ants. Therefore, the surviving ants would continue to reproduce offspring of ants, which would inherit this same instinct from their parents. In theory, the offspring of the ant population would be much more resilient in avoiding a fire through their instinctual ability which they inherited through the evolution of Darwin’s theory.

People are in some ways the same as the ants. We are led into the fires everyday by other people that tell us what they think we should do, advertising that is persuading us to do things in a certain way (for their benefit, of course), media that will excite our emotions with the most negative information that’s available on the planet, and institutions that pay the advertisers and the media to do their job so well the benefit of profit is enormous.

Did you know that your odds of being struck by lightning are better than you winning the lottery, being involved in an airline accident, crashing in an automobile accident, or dying in a hurricane? Well, if you listen to the media’s news everyday, you will think the opposite. That’s the power of advertising! And, for that matter, people even think that changing their lifestyle for the better is going to happen without changing one thing they are doing in their lifestyle. That will always continue to amaze me each and every day of my life. For example, why do we re-finance our homes every four to five years? Why do we keep our money in checking accounts? Why do we buy “stuff” on credit that it takes us four years to pay off, and then sell it in a garage sale for 10 cents on the dollar? I’ll tell you why.

We have been brainwashed by media and advertising to purchase “stuff” we don’t need, with money we don’t have. It’s really a simple methodology to follow this simple rule; “Don’t buy stuff you don’t need with money you don’t have”. Sounds simple doesn’t it?

Our society is being brainwashed every minute by the media, by altering our human behavior, to believe that this is normal. But, when you really start to realize the outcome of the effect in our lives in terms of time, money, and health, it doesn’t make any sense whatsoever.

Now do you see what I’m talking about? We are like the ants that are following the other ants into the fire, and we don’t even know what is happening. We are led to believe that this is the normal way of doing things, a “paradigm”. Then, when people start to realize that it’s not normal, a “paradigm shift” occurs.

But, most people fight the change just like the ants that walked into the fire. This is our natural human behavior in action. We will not change for the fear of pain or the fear of failure. Most of us will not do what it takes to be successful in anything for this one reason and this one reason only. It’s easier NOT TO! And, most people are followers, but want to be leaders.

Here are some very interesting facts.

95% of the people in the world are either employees or self-employed

5% are leaders of business networks (i.e. Bill Gates, Steve Jobs, Michael Dell, Richard Branson, Donald Trump, and others like them with teams of 500 plus.) and/or investors.

The 95% group (employees and self-employed) control only 5% of the world’s wealth.

The 5% group (leaders of business networks and investors) control over 95%.

That alone should tell you, that maybe what you're doing today, may not get you where you want to be tomorrow.

In fact in the following chapters, each one of the FIVE QUESTS will lead you away from the thinking process of the 95% of the people that control only 5% of the wealth. And, teach you what the 5% of the people are doing that controls 95% of the world's wealth. (These are the ant's that don't follow the others into the fire).

Now, let me continue with my movie.

The time was the 1970's, and it was really a growing experience for me. I had been taught through my life to get an education, work hard, get a job, and life would be fine. At age 65 I would have a pension, social security, and my employer and government would take care of our benefits, also known as entitlements. Well, I guess somebody lied to us all. Someone stole the "American Dream"!

I will read you the quote, placed in my high school year book under my graduation picture, regarding my dream after graduation. My dream was quit simple. Here's what is said, "To Become a Millionaire". My focus never changed in the last 35 years since that graduation from high school. Not only have I achieved that goal, I've succeeded beyond my expectations. But nobody ever told me back then that a "millionaire" would just be an average person now in this millennium of the year 2008. I understood mathematics, but you just don't want to believe the inflationary effect on the value of money as numbers project. Now, I figure that I will need about 2.4 million dollars saved to retire with an income of about ten-thousand dollars per month at retirement.

That's about 2 and one-half times more than what was needed back in the 1970's to retire and live like a millionaire.

As told by Samuel Clemons, alias Mark Twain. "Figures don't lie, liars figure". Again, I consider this well spoken.

Even back in the late 1970's I believed that if given the opportunity I would be able to produce those millions through the great American dream of owning my own business. So, that's exactly the direction I preceded.

In the 1980's I continued on my quest for freedom. As a self-employed individual I had the mentality that all self-employed individuals possess. It's known as the "I can do it myself" mentality. And that's exactly what happens, you trade time for money. Eventually you reach a ceiling of how much you're time is worth, and how much time you are willing to spend to trade that time for money. Of course you're going to say that you can hire people to do the jobs for you. Yes you can, but you only have so much time to manage that group of people working for you. Remember, they don't have the same interest in the company as do you.

You see, when you have a self-employed mentality you don't trust anyone to do the projects but yourself, thereby eventually putting yourself into a corner. What I mean is how many people do you know that have money but no time, or the time but no money. And, when they finally achieve that time and money balance, they lose their health? Sound familiar? That's exactly the highest percentage of people that work a job, or put themselves into a corner by thinking like a self-employed individual.

Of course there were many hurdles along the way. I made many mistakes and learned from a wonderful teacher this lesson. He said, "The sins are not the mistakes you will make through life, but each sin will be that you never learned one lesson from those mistakes". Now, there was some real wisdom!

Most people don't look at their mistakes as lessons. And, people that you are the closest will never let you forget that you make those mistakes. Don't focus on the fear of failure or pain of the mistake, but feel the fear and pain of never knowing what would have happened if you continued with the lessons learned from those mistakes.

If there is one thing I regret the most about what I do in my mission, it would be watching people quit just before they're ready to succeed. Some people even have a built-in self-destruct mechanism that explodes when they reach the first levels of success.

Amazing, Isn't It?

Here is where I chose to move on to the "business leader" mentality, not just hiring people to do a job. It was time to find a team of qualified and motivated people to work with the vision of the company, not just work for the company. They have to be part of the team and have the same interests I possess to build income and wealth for themselves, their team members, and the company. And, it is better to recruit people that are more qualified than me.

I ask you, "What If you were to have a business network of 500 or more people, working, and thinking, the same way as you, that produce income and wealth each and every day whether or not you are spending your time on your business network projects"?

This is exactly what I did in the 1990's. Let me tell you a story that was what I call a pivot point in my life.

It was the Christmas holidays of 1989 and New Years had come and gone. I was completely in a state of depression from being in debt and losing almost everything I had worked for the past 10 years of my life.

I had a self-employed business whereby a large company declared bankruptcy and left me owning over \$500,000.00 to suppliers, subcontractors, and of course debt service that was not only associated with the business, but personal debt as well.

My wife had spoken to her cousin, Rocky, about taking me to a seminar regarding the telecommunications business. He had a knack for identifying trend setting opportunities. So, I agreed to go for the ride to Ft. Lauderdale, Florida. He lived in Orlando, Florida, and agreed to pick me up in his brand new Nissan 300ZX at 7:00am the next morning. I was ready to go, but really reluctant about anything having to do with a business opportunity.

We got on the Interstate and started on our way to Ft. Lauderdale, which is about a 90 minute drive from where Rocky had picked me up at my home. Not more than 15 minutes down the Interstate, in his brand new Nissan 300ZX, we got a flat tire. Of course being a brand new car Rocky said, "Don't worry bro, I'll get out and change the tire and we'll be on our way in a minute". Guess what? NO SPARE TIRE! That's par for the course!

We leaned against the car. At that time the extension of the Interstate was brand new. There was a car about every 1 to 2 minutes passing. All of a sudden a flatbed truck, made to haul small vehicles, pulls past the car then in front of the vehicle. It starts to back up to Rocky's car! I said to Rocky, "What are we going to do now; I only have \$35.00 cash on me". I was now not only depressed and broke, but embarrassed at the same time. He said, "Don't worry bro; I have my credit cards with me".

At that moment a gentleman leaned out of his driver side window and shouted "Do you need a lift, I'm on my way back from the Orlando Auto Auction heading to Ft. Lauderdale to pick up more cars". Was this an angel? Or, was it maybe a "miracle" in the making? Well yes, it was exactly all the above.

That angel, a gentleman, not only got us to Ft. Lauderdale dropping the vehicle off in front of the best tire and rim store in the area, by the way where Rocky spent \$1300.00 on new tires and rims on a brand new vehicle making me completely jealous of the money he spends, but he got us to the hotel meeting, where we got so excited that we didn't arrive at my home until 11:30pm that evening. My wife, Meg, was awake waiting for our return. When I walked into the front door, my arms full of training and marketing materials which I placed on the coffee table of our living room, asked "How was your day"? I told her "Honey, we're going into the payphone business"! I will never forget the words she spoke. "Go to bed, you have completely lost it".

I did, and got out of bed the next day with a spring in my step. I signed up the first 9 customers that day for our telecom service.

It was at that meeting where I received the vision.

It was so clear, and it was my way out of doing the things every day that weren't going to get me where I wanted to be tomorrow. Meaning, I was a self-employed individual trading time for money. And, in markets that dictated the rise and fall of my destiny. This was the pivot point in my life, and the beginning of a new way of thinking. Here's my thought process back in 1990; I only needed \$2,000.00 per month to pay my household bills. Now, if I could create a residual income of that amount quickly, from the people using the telecom services of payphones, home and business telephones, and hospitality phones, I would never have the pressure of paying my immediate bills again wondering from where the money would come.

Four years later from that one day in my life that I got up off the couch and saw something that could change my life, from that pivot point, we completed building our dream home "mortgage free" in the most prestigious development in St. Lucie West, Florida, now known as PGA Village.

And, we reached our goal of becoming “debt free”.

We built our company nationwide, with more than 127,000 customers marketed by over 2000 marketing representatives nationwide all through relationship marketing.

That was the evolution of WealthQuest, SuccessQuest, and TaxQuest, the beginning of the FIVE QUESTS. HealthQuest and TravelQuest would later evolve into our lives. We’ll speak about them more in later.

Are you getting the idea? I learned these core values by making my own mistakes, and continue to learn each and every day about how to leverage time and money. Every day it is a challenge to balance time, money, and health.

Once you start on your journey of “Freedom for Life”, you will take each of the FIVE QUESTS and apply the lessons every day.

It is this new way of thinking, a methodology, which will change your thoughts, which change your intentions, which change your day to day actions, which will achieve the desired results effecting the change in your life.

Then, you will finally “Own Your Life” and have “Freedom for Life”.

Isn’t that the goal? You have to evolve through a process in order to reach your Quest. All of us want to be healthy, wealthy, successful, and be able to do the things we want each and every day of our life. Don’t you?

## **Chapter Two: What Is Freedom for Life**

As we discussed in the previous chapters, “Freedom for Life” can be a very personal desire for each and every person. Your movie keeps creating more scripts each and every day of your life. I know that for each person that my wife and I meet on a daily basis, people’s dreams are never the same. And, for that matter, people change their dreams every day, every week, and every year.

I was at a seminar not too long ago that really helped me understand the growth of a person. The speaker was a spiritually motivated individual that explained 10 distinctions between the rich and middle class. He said “Poor people think day to day, the middle class think paycheck to paycheck, the wealthy think year to year, and the ultra-rich think decade to decade. Now, I can tell you from experience that there will come a time in your life when you will start to think generation to generation. You might even think about skipping generations because your kids will make you so crazy that you might want to teach them a lesson by leaving everything to your grandchildren.

I have experienced that feeling, but don’t take it to heart. Your children will always love you, no matter what you think. Therefore, don’t get caught up in the game. That’s just my opinion! It’s my movie, how is yours?

It was the late 1990’s I figured out that there are three types of income generation. These types of multiple income streams are income today, income tomorrow, and income for life. Ironically, after the self-realization the need of multiple income streams to survive the changes occurring in our economy at that time, I found a thesis on the internet written by a gentleman named Joshua Shafron. I couldn’t believe it! There it was, all laid out in a perfect communication. It was the strategy that had taken us to new levels. The theory has to do with “Income for Life”. The principles are simple, but yet very strong. Here’s a copy for you to read;

## Here's YOUR "Income for Life" Strategies

Most people dream about having Income for Life but few ever realize that getting to that level is an exact process. Let me explain.

We all want and need three different types of income:

1. **Income Today.** We need a method that produces income right now (not next week, next month or next year... today) so we can Survive day to day. We've got to have the peace of mind of knowing that we've got our personal survival needs like eating and paying bills covered. And if we want business wealth we need to have an income today source big enough to provide for our future business survival too, because when you're launching a new business model the key is to fund the business as much as possible out of cash flow of that business. That's Income Today.

2. **Income Tomorrow.** Once we have our survival needs covered with enough Income Today money, we need an Income Tomorrow type income source to provide us with Security and Stability. This is where you start to breathe again and get your first taste of real money and maybe for the first time

YOU'LL be firmly in control of your life. Here you discover total peace of mind and the confidence of knowing that you aren't worrying about where your next meal is coming from or how you will be able to cover unexpected expenses.

3. **Income for Life.** This is the final, ultimate level where you get true lifelong wealth and prosperity. Here you discover how to turn any business into an asset that provides wealth you can leave to your children.

This type of income also makes you money no matter what you are personally doing with your time (even if you're on lifetime retirement/vacation, lounging around in a hammock and sipping exotic drinks from a coconut). Everyone dreams about reaching this level, but few ever do because either they get seduced by the second type of income (see, Income Tomorrow can make you rich but not truly free, wealthy and prosperous... there are many successful people who make great money but are still slaves to their business and lifestyle because if they stop running on that gerbil wheel, their income stops instantly too)... or else they never figure out how to get past the survival part of the process.

Pretty basic, right? But here's where I think a lot of people get lost in the process: Each of the 3 phases in the process must come from the previous one. You can't create Income for Life without first creating an Income Today and then transforming that into an Income Tomorrow and finally Income for Life. Each type of income is literally the stepping stone that takes you to the next one and next one. Make sense?

A lot of the educational programs that I've purchased myself and a lot of the ones that are still being currently sold today seems like only focuses on one end of the spectrum or the other. Either they teaching you how to make money today or show you the dream of creating a residual income.

But they don't show you exactly how to bridge the gap in between. Regardless if its making money in real estate, or the Internet, or in Network Marketing, or flipping discounted mortgages, or eBay, or placing small classified ads, or water filters, or niche marketing for information products, or vitamins, or a house cleaning/blind cleaning system, or making money selling used cars... you name it... whatever it is that the money making system is geared around in the system, they're usually talking

about one end of the spectrum or the other.

If I had to guess, it's probably a fairly safe assumption that this is not the beginning of your search for financial freedom. Maybe you've spent tens of thousands of dollars and years of your life, just like I did, trying everything you could find with little or nothing to show for it either. See, here's the cold, harsh reality I woke up to that turned things around for me: All the money making deals I tried had one fatal flaw which means that no matter how good they are otherwise, they set you up to lose.

The Fatal Flaw In Every Money Making Plan I've Ever Seen (Even The Legit Ones) -- Yet So Cleverly Hidden You'd Never Know The Real Reason Its Not Working For You:

First, before you'll understand this fatal flaw, I need to let you in on the truth about getting rich. Ready? The truth simply is: Making money is just a skill.

And, just like any skill (like walking, talking or reading) that you have mastered, even though you do it automatically --now-- without giving it the slightest conscious thought, it was not always that way. There is a very specific process you go through in mastering any skill. A process is a series of actions, each one depending on the action before it to combine together to produce a specific result.

Take walking. Today, it's probably as natural and automatic to you as breathing, right? Yet, as a baby, you learned to walk through a very specific process. Everyone who now walks went through almost the exact same process. It starts with the process of first learning to crawl, right? Check out any baby and you'll see it starts with a kind of rocking motion as she pushes her chest and head up... followed quickly by discovering she can pull her knees under her. Then she starts kind of bouncing and pushing. Then the little light bulb goes off in her head when some of that bouncing, rockets her forward.

Suddenly she figures out how to coordinate her bounces and her crawl is born.

Now that she's mastered crawling, she's ready to graduate to the next level: the process of learning to walk is within her reach. And, just like crawling, there is specific process she will go through to go from crawling to walking (first pulling herself up using anything handy, then the squat stand without any help, then the first wobbly step and the plunk down, etc.). Now the fun begins (and you'd better buy yourself a new pair of track shoes to keep up with her as she's off and running EVERYWHERE)!

Crawl... Walk... Run... is always the process of mastering anything (and each major piece of the process can always be broken down into smaller pieces). Each step in the process leads to the next step. You cannot skip crawling and go straight to walking or running. The crawling process comes FIRST (all success starts there).

In fact, the ONLY reason you are not flooded with all the money you can handle right this very second is because you haven't yet mastered the skill, the crawl/walk/run process of how. And, more than likely, you've been tricked by the smoke and mirrors of trying to walk or run without first being taught the process of how to crawl. Really.

So, in the Income For Life section of Coaching To Profits, I'm going to share with you my simple business development process that you can adapt and apply to ANY business or industry you say, want or choose that takes you in a methodical fashion from wherever you are right now to reach your ultimate goal of Income For Life in that business.

As we talked about there are three main phases of the Income for Life philosophy: Income Today, Income Tomorrow, and

Income for Life --- think of them as crawling, walking and running.

Written by: Joshua Shafron.

When I read this paper by Joshua Shafron I couldn't believe that there were people out there that thought the way I did. I lived my life with this philosophy for at least 10 years prior to reading his paper. I was amazed! People like me? I was so blown away by reading this and the articulation of the way it was presented I had to share this with every person I knew. It's that powerful. He even touched on the changing of the thought process, which leads to intentions, which lead to actions, which lead to the desired results. Is this starting to make sense to you?

Ok, so I know that most people like to vacation, travel, and have FUN. Don't you? Of course, to do so you will need time, money, and health. How many people do you know that have the money but not the time, or have the time but not the money. Then, when they finally learn to balance the time and money, they lose their health. I literally know people that sell their health for wealth every day of their lives. My wife and I will never understand why people do it, but they do.

Just recently I read a book written by John Milton Fogg, called the Greatest Networker in the world. He had met gentlemen just before quitting his part-time business that explained a very simple philosophy to him which made him change the way he thought about obtaining success. I hope this will help you as much as it has helped my wife and me.

***An Excerpt from "The Greatest Networker in the World" by John Milton Fogg***

At last, he spoke. "Tonight, I am going to show you the secret for success." "Now, if you're listening *very carefully*, you noticed

I said I am going to *show* you the secret. I didn't say I would *tell* it to you."

"You've all heard the secret for success many times - and for some of you, hearing it has made a tremendous difference in your lives - but for most of us, just hearing about something isn't enough."

"Many of you have read about the secret for success, as well. And although some of you have gained much from what you've read, the information alone was not enough to make a profound difference in the way you live and work."

"Do you remember, as a child, how you learned to walk... or ride a bicycle?" " You were *shown*."

"You watched grown-ups walking. You saw how they did it. Then, someone walked with you, helped you - picked you up when you fell - all the while holding your hands, as sooner or later you boldly stepped out, moved your legs and you *walked*."

"You were free at last!"

"Someone put you on a bike and ran along beside you, holding the seat to keep it steady so you wouldn't fall off - and *showed* you how to do it. And one day - perhaps minutes after you were first *shown* how... maybe hours or even days - you *rode* that bicycle. It wobbled. You were afraid, but finally you took off down the sidewalk, *riding the bike* all by yourself."

"You were free at last!"

"In each instance, although you knew much about how to walk and ride, that knowledge alone wasn't enough. You *knew* all about *how*, but you couldn't do it - yet, knowing that information wasn't enough. In fact, what you *knew* was actually of little use to you."

"Looking back on it all, you might assume that what you *thought you didn't know* was the secret.

That once you got *that* knowledge, once you learned *that* one thing you knew that you didn't know yet, then you walked... then you rode your bike." "But if you think back very carefully, you'll discover that the secret to walking and the secret to riding did not come from what you knew - and it did not come from what you thought you didn't know, either. That special secret lived somewhere in a vast expanse of unexplored knowledge - what I've learned to call *what you don't know that you don't know*."

"Am I confusing you? I hope not. It's really a very simple idea, but it's the most powerful source of creativity and energy for accomplishment any of us can tap into." "What walking and riding a bicycle are all about is *balance*." "Balance is not something you have - like a possession. It's not something you do - such as moving this way or that - although both are required to some extent to achieve balance." "Balance is a state of *being*. You either *are* in that state - or you are not. You are walking - or falling down; riding - or crashing. Balance is the key."

"Once you attain the state of being balanced, you've got the secret. No one will ever take it away from you. It cannot be lost or stolen. It cannot even be forgotten - although you may experience moments when you don't remember that you remember, but they don't last long."

"So, why am I telling you all of this?"

Some of you are asking yourselves that very question!" And his booming laugh filled the room as he said, "I can see by some faces that you are. Good!" "I'm telling you this about being *shown*... about *what you don't know that you don't know*... about *balance*... because *success*, having success and doing successful things, is exactly like acquiring *balance*. It is a state of being."

- **Written by John Milton Fogg**

Now, let's get back to the time, money, and health that you need to *balance* in order to vacation, travel, and have FUN... Are you starting to get the picture? You see, I'm bringing you into some of my movie... My Life.. I have realized from the numerous books, tapes, cd's, videos, and seminars which I have attended, that they really all say the same things', but no one has ever put the pieces of the puzzle together.

Stay with me now! What if I could teach you five simple quests that would help you with your health, help you with money and teach you simple debt to wealth principles that only 5% of the people know how to use, will teach you how to leverage your time, just like the "Income Today, Income Tomorrow, and Income for Life

Principles" of Joshua Shafron's paper, teach you the fundamentals of good tax record keeping and limiting your tax liabilities, and then when you learn each of these Quests one at a time, and implement them into your life with *balance*, that's when you will want to travel, vacation, and have FUN. You'll have "Freedom for Life"!

Would that be something which would interest you?

So, if I were to ask you now, what you think "Freedom for Life" is at this point, what would you say?

Here's what I think about "Freedom for Life". It is to "Own Your Life"! You have to take control. No one else will do it for you! And to "Own Your Life" just imagine yourself debt-free (no credit card debt), mortgage-free (no mortgage on your home), driving the car of your dreams (payment-free or leased very inexpensive), and building a \$5,000.00 to \$10,000.00 passive income stream that pays you whether you spend your time working your passive income business, or on vacation 2-3 weeks out of every month.

Now, that's my idea of having "Freedom for Life".

It's about taking control and to "Own Your Life"! So, why are you waiting? Get ready for change right now!

## Chapter Three: Preparing Yourself for Change

No one ever told me that it would be easy, and of course it wasn't. Most people will do anything, including acting unreasonable and irrational, in order to resist change. God knows I was one of them. It takes a real desire to face up to your fears and pain to finally say "I'm tired of being where I am in life, and I want to make a change in my current situation. I realize that what I am doing is not going to get me where I want to be tomorrow". Say this at least 10 times and you will finally get it.

Until you come to that crossroad in life, you will not be ready for the change or our Five Quests. But, if you are one of these people that realize that you are ready for change, then get ready for the ride of your life. We are going to give you the education you need to succeed in each one of the Quests in life. They will take you one step at a time closer to the health, wealth, and success that each one of us deserves as good human beings.

Here are the Six Steps to Success.

Just keep one thing in mind... You have to prepare yourself for change!

**Step One.** Pull your head out of the sand, you weren't born an Ostrich!

I have noticed that most people, whom are in debt, don't have any time to do the things they want to do, and don't have the money to do them anyway. They are the biggest procrastinators in their own lives.

I believe the reason for this is simple. They just haven't been taught the right lessons about managing and leveraging money and time, healthy lifestyle habits, and foremost have fear of pain and failure to attempt any change in the way that they are handling their lives.

Well, I'm here to tell you "Don't be afraid of pain or failure. It's the way we learned to walk, and ride a bike. We fell down. We got up again. We fell down again. Then something happened, we experienced success."

That's what each Quest is about! You will experience some fears of pain and failures; you just have to get through them one at a time.

Let me take you back to my movie of life with a little story that relates to this chapter.

The year was 1998 and we were just bored with traveling and vacationing. I was 43 years of age and semi-retired playing golf almost everyday, or on the road in the summers with our children traveling and having FUN. That's the goal, right?

We lived it!

But, you'll get bored if you don't have a mission. I know we did.

In the beginning of that year we got a call from an acquaintance, which I had met about 7 years prior. His business was in trouble, and he knew that I was in the business of helping people. It was like I advertised to the universe that I needed a mission, and it answered.

That's the law of attraction!

He had an extremely large advertising specialties company that performed printing and embroidery for many nationwide organizations and state educational facilities. It was really a great business, but without a successful business model. The company was run just as most people run their lives, spending 10 to 20 percent more than they're earning, which ultimately creates debt.

Inevitably there's a big problem when a company has sales of 3.5 million dollars per year but is losing 10% per year for the two previous years. This company was also in 1.2 million of debt.

But, my acquaintance was smart enough to realize his shortcomings, and reached out for help just in time. That's what I mean when I say "The Ostrich pulled his head out of the sand".

One year later, with the strategies that are today called WealthQuest, we were able to create debt management, cash flow management, and debt elimination plans for this company. These three plans in a period of one-year, not only eliminated most of the debt, stabilized the company; becoming a manageable company, and created a profit of 10% on 2.5 million dollars in gross sales. That's \$250,000.00 of profit. Not a bad year's work!

So, how do you make more money by earning less money?

Simple, get rid of debt by using money as the tool! Most people think you have to earn more money. Sometimes this is true, but most of the time it doesn't matter. People are earning enough money in their lives to become rich; they just don't utilize it correctly.

I'm sure that many have talked to the 95 per centers that give rock solid financial advice. That's really a joke, right? Remember to ask them "What kind of assets have you acquired in your life, and what is the largest gross volume and profitable producing company you have built". That eliminates 95% of the people that you should listen to their advice. It's like you have to have a filter on your ears so that 95% of the information that you hear all day long doesn't affect your thinking. I call this problem, if you let it happen, "Bubbles in Your Think Tank"!

It just makes sense that if you want to build a \$500,000.00 per year income, talk to the people that have produced \$500,000.00 per year.

Let this information go through your filters on your ears, and let the other 95% pass right through.

Don't talk to the people that haven't a clue about how to achieve that type of health, wealth, or success. You see, some people might even sell their health for wealth, but that's another story.

Then, Just Pull Your Head Out Of The Sand!

**Step Two.** Stop worrying, you don't need to have a lot of money!

I'll tell you a little story about when we built two of our businesses that my wife and I agreed were some of our best accomplishments of learning that anyone can start something for almost nothing.

In 1989 when we started the TMI companies, currently know today as TMI & Associates, we were so broke that broke would have been a luxury. We started that business on a dream and a prayer out of our garage at home. One step at a time, we built it while I was working in the day to pay for our today expenses (Income Today), my wife would work on the business and I would work every extra hour we had on building our dreams (Income Tomorrow). When the business made money, which took 4 years to accomplish, we started to invest our money to grow (Income for Life).

That was the first time we built a business with little or no money.

Again in 2001, I had plenty of assets but didn't want to use them to fund the transition of TMI & Associates to what it currently is today. So, I set out on a project to prove that you can start something with little or no money.

I found out that there is a wonderful business tool called “Trade & Barter”. I don’t really want to get too deep into this strategy, but if anyone wants information, I will be glad to help.

Simply, I joined a trade & barter company. They funded a trade account that allowed me to lease an office, buy all my furniture, computers, copy machines, phone systems, and miscellaneous office supplies totaling “cash out of pocket” for less than \$1,000.00. The trade & barter credits totaled about \$4,000.00, but I was allowed to pay-off the credit line by selling our products and services to other trade & barter clients of ITEX. Creative thinking got this accomplished, and even my wife couldn’t believe it. That just proves if you want something bad enough, there’s a way to reach your goal. You may not know how you are going to get there, lord knows I didn’t, but when you start down that road something just seems to happen. It’s the crawl, walk, run strategy.

You just have to get started down that road! So don’t worry, you don’t need to have a lot of money! Just get creative and have faith.

### **Step Three.** Determine your WHY!

This is probably the most important step of all. WHY? Is it that you just want more money? Do you want a simpler life?

How about getting healthy and wealthy at the same time? It’s really all your personal movie and it’s up to YOU.

This step does take a little time to take a dream and turn it into a crystal clear vision. Let me help you understand what that means. A dream is a very cloudy and distorted recollection of what your thoughts have produced. But, when you clarify the dream so vividly and crystal clear, it becomes a vision.

I always say you are never too old to learn, and that is really true about what I'm going to tell you now. I have some people in our group that taught me something very important that most people forget. When you were a child, didn't you dream of everything that you wanted, no matter the price? I just love when a child comes up to the parent and says "Daddy, can we get a bigger pool in our back yard this year"? That child has no idea of what they're asking; they just know what they want. It reminds me of the movie "Miracle on 45<sup>th</sup> Street" when a little girl asks Santa Clause for a suburban home and family. But, her mother is a single working mother. And of course the dream comes true. Is that fantasy, or just believing strong enough in the dream that it becomes reality in your movie?

Let me tell you what I learned from some of our wonderful people.

I was privileged to be invited to a group meeting at the home of a pastor in one of our groups. He is an amazing person that loves people and life. I just sat back and listened to a presentation about his dreams. He literally put together a dream board on a power-point presentation which outlined all of the dreams and visions that he and his wife wanted to accomplish in life. WOW! I was emotionally intrigued by the personal outpouring of someone's most inner desires that touched my heart and soul. From that day on, we always teach our people to put together a dream board. Either on a poster with pictures, or computer generated. It's being in touch with the desires of your life that are the most important barrier to be broken down. Once that barrier is broken, you can achieve anything you want. Don't let people tell you any different! You will know the reasons WHY you are going to have "Freedom for Life".

## **Step Four.** Set Some Goals

Setting goals is not that hard. It just requires you to take your dreams and determine the time you think it will take to reach that particular dream. In addition, be sure to set mile-stones for each one of your goals. That is how we teach our group to understand the stair-step approach to success.

For example; if you want to earn an income of \$2,000.00 per month in the next 2 years from a passive income business. You first must understand what it takes to earn \$20.00 per month from that same business.

Once you have determined the criteria to produce that \$20.00 per month income, just multiply the effort by 100 times. Either you have to produce that effort, or it may be much simpler by utilizing the leverage of efforts of others.

John Paul Getty once said “I would rather earn \$1.00 per person from the efforts of 1000 people than to earn \$1,000.00 from the effort of 1 person”. So, when setting goals realize that in the first few months of any project you will be adjusting your goals by using the criteria of the first month’s numbers in order to project the effort needed by you and your team to produce that \$2,000.00 per month income in 2 to 5 years. It’s just like adding building blocks on top of each other, month after month. If you can increase your business by \$100 per month each and every month, it would take you 20 months to reach your \$2000.00 per month goal. And, you might want to break down the efforts needed on a weekly, then daily basis to achieve the desired long term goal.

Here are a few great quotes from some famous people about goals;

*Personal leadership must come from the inside out. You cannot wait for someone else to push you; you must motivate yourself through goal setting.*

- Paul J. Meyer

*If you do not consciously decide ahead of time where you are going, you may very easily end up somewhere else.*

- Laurence J. Peter

*A goal without a plan is just a wish.*

- Antoine de Saint-Exupery

*The reason most people never reach their goals is that they don't define them, or ever seriously consider them as believable or achievable. Winners can tell you where they are going, what they plan to do along the way, and who will be sharing the adventure with them.*

- Denis Watley

*To accomplish great things, we must not only act, but also dream; not only plan, but also believe.*

- Anatole France

*First say to yourself what you would be; and then do what you have to do.*

- Epictetus

*Give me a stock clerk with a goal and I'll give you a man who will make history.*

*Give me a man with no goals and I'll give you a stock clerk.*

- J.C. Penney

*You got to be careful if you don't know where you're going, because you might not get there.*

- Yogi Berra

*A successful individual typically sets his next goal somewhat but not too much above his last achievement. In this way he steadily raises his level of aspiration.*

- Kurt Lewin

*The big secret in life is that there is no big secret. Whatever your goal, you can get there if you're willing to work.*

- Oprah Winfrey

*The person with a fixed goal, a clear picture of his desire, or an ideal always before him, causes it, through repetition, to be buried deeply in his subconscious mind and is thus enabled, thanks to its generative and sustaining power, to realize his goal in a minimum of time and with a minimum of physical effort. Just pursue the thought unceasingly. Step by step you will achieve realization, for all your faculties and powers become directed to that end.*

- Claude M. Bristol

*Failure is not in an unsuccessful goal, but in having no goal to reach.*

- Benjamin Mays

*The purpose of goals is to focus our attention. The mind will not reach toward achievement until it has clear objectives. The magic begins when we set goals. It is then that the switch is turned on, the current begins to flow, and the power to accomplish becomes a reality.*

- "The Best of Success," by Wynn Davis

*The most important thing about goals is having one.*

- Geoffrey F. Abert

*Until input (thought) is linked to a goal (purpose) there can be no intelligent accomplishment.*

- Paul G. Thomas

*You will now have a starting place and a destination, and you will be able to determine what it will cost you to get there...You will be going someplace.*

- H. Stanley Judd

## **Step Five. Have a Plan!**

Very few people I meet that are successful don't have a plan. The ones that have become successful without a plan have done so by sheer perseverance, and a whole lot of hard work. All I can tell you is that once I put together a plan, which some people call setting goals, is when my life and business just seemed to start to stabilize and flow much better. I'm sure you've heard the saying, plan your work then work your plan.

As an analogy let's say that you want to go to New York, but you get on the wrong flight to San Francisco. I'd say you have the wrong plan. But, people do this every day. That's a plan!

The best way to prepare yourself with a plan is by reviewing your life, and what you think you would want in health, wealth, and success. Think 2 to 5 years ahead in the beginning. I always say that when you start a plan, a business, or for that matter any life changing event, you must realize that it's like going to school to learn *balance* in a different style. Sometimes it comes easy, and sometimes you may quit just before you're ready to succeed. I know that in the first four years of building any business that I will want to quit that business project at least 20 to 30 times before I can see the success from our efforts.

You just have to keep a positive attitude and keep brushing yourself off, after falling down, and get it going again. Sometimes it may even require you to revise your plan. You just basically got on the wrong plane!

### **Step Six.** Seek Counsel

Here's how simple I'm going to explain why you should always have mentorship and counseling. A mentor of mine explained it this way; "How do you walk through a mine field? *Answer:* Follow the footsteps of the person in front of you". That's how simple you should make the changes in your life. Follow the person that has already taken the steps necessary to successfully execute the plan. Simply stated, that is called "modeling".

Remember that story of going to New York but getting on the wrong plane? What's the bottom line? Get counsel from your mentor, the travel agent, to give you an itinerary of which plane you need to be on in order to reach your destination and the time that you should be at your destination. The travel agent is your guide, just like your mentor in life!

That's what the Five Quests will do for you. They will give you the plan, mentor-ship, and modeling of what most successful people in the world have already accomplished by using the methodologies of the Five Quests. It's time now to learn them one at a time.

## Chapter Four: HealthQuest

“An Apple a day keeps the Doctor away”. How many of you remember that phrase?

I’ve been told that today you will need to eat a tub full of apples to get the same nutrients which only 30 years ago one apple would have provided.

Just take a bite of fruit sold out in grocery stores, and you will see what I mean.

Or, for that matter, go to the local food store and look at the nutritional content and additives in frozen meals. You might as well eat the cardboard box since it probably is safer and better for your health.

Processed foods have so many chemicals and preservatives that you should just go to the local garden center spray the plants with chemicals, and then eat them. It’s the closest thing to buying processed food at the local food store.

It’s a no-brainer why so many people’s health is just failing them.

When are we going to wake UP?

What we eat is what we are!

Fat on the lips is fat on the hips! That’s what all the women tell me.

But, we continue to be influenced by the media and advertising that all that junk food will make us “feel good”. Or, that it’s just cheaper to eat!

It's called the "Feel Good" advertising method. If it feels good, it must be good.

I heard of a gentleman who took the challenge to eat fast food for one month straight. At the end of that period of time, his health had completely deteriorated and he was told by the doctor that if he continued on this type of diet that he would die.

Now, why do we continue to feed our bodies this type of diet?

It's a known fact that as we age, our absorption of nutrients in our small intestines diminishes. Therefore, the vitamins and supplements which we consume, in powder or pill form, are absorbed less into our bodies. Approximately 70% of the pills taken are flushed down the toilet and sewerage systems.

I remember as a teenager being introduced to vitamins and supplements. At that time, I could feel the nutrients entering my bloodstream.

But, as I aged, that feeling slowly diminished.

For about 7-8 years, I've been complaining to my wife over and over again, "I need to find something, other than the food that we eat every day, to supplement the nutrients in our system".

The food we were eating just didn't give me feeling of satisfaction (That feels good, feeling). "I'm just hungry all the time, even after having a big meal".

The weight was just sticking to me like glue, and the more I would eat, the worse I started to feel after the meal.

Then, in my late 40's I was introduced to "liquid nutrition" by a doctor.

Why take a liquid nutrition?

### **One word - ABSORPTION!!!**

*The nutrients of “liquid nutrition” are up to 98% absorb-able. This is a large difference when compared to capsules or hard compressed “horse pills” that can have an absorption rate as little as 5-10%. Not only are those pills hard to swallow and so often give that unfavorable vitamin aftertaste, they aren't nearly as effective as a liquid.*

Boy, What a difference

As soon as I placed the liquid nutrition into my body, I felt the same feeling that I had experienced in my teen years. It was the answer that I had been looking for over the past

10-12 years. That “feel good” feeling!

This was the difference in feeding my body the appropriate nutrients, in a form that my body would assimilate, which would help improve my health. And, it did just that!

You see, HealthQuest is just a strategy and methodology to make a simple change in your diet, “liquid nutrition”, then let your body heal from the inside out.

I’ve noticed that everyone’s body chemistry seems to be different. I’ve also noticed over time, what works for some people just don’t work for others.

Finding your Quest for health is again to find that *balance*. It is a very personal quest, and you should consult your doctor about any change that you are contemplating to make in your health regimen.

I can only suggest to you these two simple methods.

The first, “liquid nutrition” = absorption

The second, “If you’re not going to do anything for your health, then get good insurance. That’s the best advice I can give you for your health”.

Paul Zane Pilzer, a renowned economist has stated; *“Wellness and Direct Marketing will produce more millionaires this decade than any other industries in the world”*.

He goes on to explain that health today is a 2 trillion dollar industry that is spent on everything other than health. Health is defined as “being sound in body mind and spirit” but healthcare has a different focus. He calls it the “sickness industry”.

He goes on further to explain his perception of “Rx for Health Care”.

*The prescription drug business was founded by people such as Dr. Jonas Salk, who developed the first vaccine for polio, and Dr. Alexander Fleming, who discovered penicillin. The products these dedicated doctors developed prevented diseases from developing in the first place or cured diseases over a relatively short period of time.*

*Sadly, as health care moved away from the work of medical professionals and became the most profitable sector of our economy, the prescription drug industry shifted from making products that prevented or cured diseases to making products that merely treated the symptoms of diseases.*

*Today about 95 percent of the prescription drugs sold are maintenance drugs—drugs that treat only the symptoms of a disease and that are expected to be taken for life.*

*In my latest book, *The New Health Insurance Solution*, I examine a list of the world’s five top-selling prescription drugs: Lipitor, Zocor, Nexium, Prevacid and Zoloft. These*

*Five account for more than \$25 billion in sales in the United States alone. Yet for most people taking them, these five drugs share these traits:*

- They do not prevent any disease, but treat only the symptoms of disease.*
- They are dangerous to your long-term health, because by treating only the symptoms of a deadly disease, they prevent you from modifying your behavior to cure the disease.*
- They are designed to be taken for the rest of your life.*

*I am an economist and businessman, not a medical doctor; however, in conducting the extensive research for my last book, *The Wellness Revolution*, I concluded that of the tens of millions of people taking maintenance drugs, few should be taking them.*

*Instead, most people taking maintenance drugs should be working with a medical professional to cure the underlying disease—for example, changing their diet instead of taking Nexium for life (to counteract heartburn), or losing weight instead of taking Lipitor for life (to lower cholesterol).*

*Adapted from *The New Health Insurance Solution* (2005). For more information visit [www.tnhis.com](http://www.tnhis.com).*

A miraculous discovery of the 21<sup>st</sup> century has been the “acai” berry. It’s pronounced; Ah-Sigh-EE.

This little known berry from the Amazonian rain forest has been spreading throughout the western world like a virus. People are beginning to see the affects of consuming the recommended daily allowance of 7-9 servings of fruit in their diets, and adding a daily regimen of the acai berry with its powerful anti-oxidants and phyto-nutrients. The results are not only astonishing, but have been to some degree unbelievable.

Also, is the massive explosion of the fitness & weight-loss industries have spawned a need for nutritional supplements and fitness centers.

Soy & Whey type protein shakes also make great “liquid nutrition” meal replacements. If you are on a protein shake mix, be sure to research whey hydrolysate. This is the only protein that burns fat, while building lean-muscle.

I have heard of people becoming cancer-free.

I have personally seen lab reports of people’s high cholesterol and triglycerides and over a 90-120 day period reduce drastically. Was it the dietary regimen, or just a catalytic snowballing process that resulted in the decrease? It’s for the professionals to determine not our opinion. But, it is really just astonishing!

I have personally experienced the loss of weight by replacing two meals/day with a protein meal replacement, and not eating any differently. Now, there is a feeling of balance in my whole body, and feeling of improvement of health in my life from this little known berry and the protein “shake” meal replacement.

I am not making any medical claims about what I’ve seen, nor what I’ve personally experienced from this “not so well known acai berry and liquid nutrition”. It’s just really coincidental that so many people are experiencing the same feelings and results from feeding their bodies the proper way.

I personally think that this nutrition, that we just can’t get out of our food supply today and our government recently released a report regarding that nutritional in our food supply, is just a great catalyst that ignites our bodies into a healing process.

Remember the definition of health; “being sound in body, mind, and spirit”.

It is my opinion that each person has to evaluate their own health regimen, and be disciplined enough to stay on a balanced nutritional program. Again, *balance* is the secret.

So, make sure you feed the body first, the mind second, and then the spirit.

HealthQuest is the feeding of the body and mind which is the first of the FIVE QUESTS.

So, make up your mind not to “sell your health for wealth”.

Take time out in your hectic life in order to “change your life”, without giving up your health!

Do those little extra things, such as taking your nutritional supplements in liquid form rather than “horse pills”.

Stop treating the “symptoms” by treating the “cause”, and go on a weight-loss program. I know I need to do it most of all!

I hope you will all see the difference over time. My life has changed because of these simple adjustments to my HealthQuest.

So Can Yours!

## Chapter Five: WealthQuest

Rich people buy assets on payday, the middle class buy “Stuff”.

What do you do with your money on payday?

I have recently been educated by some very brilliant people about the definition of an “asset”. I once thought an asset was something that had a value. Even though this is the true definition, I had to re-train my thinking about the real definition of asset in the world of wealth. Just because an asset has a value, if it isn't paying you it's not an asset.

So, think of an asset as something that pays you.

For example, an education is a form of an asset. It will pay you the rest of your life. Got It?

Even an investment property is an asset if it produces enough money to pay the debt service and expenses of that asset with positive cash-flow left over.

But, an investment property that costs you money is a liability.

The theory goes against every accounting class I've ever attended in my life. But, it makes a whole lot of sense in wealth building.

Therefore, the theory of wealth building is the acquisition of “assets” (things that pay you) through a period of time that

produces “Income Today”, “Income Tomorrow”, and “Income for Life”. Simply produce enough income, so that you won’t have to work another day of your life, unless you choose to do so.

This is what it means to be wealthy rich.

I’m here to inform you that almost everyone is earning enough money, or can increase incomes to become an average debt-free millionaire in the time it takes to pay-off your mortgage payments. This takes usually about 30 years. And, if you don’t feel that you have 30 years to retirement, then you need to produce a passive income great enough in order to at least live like a millionaire.

The formula is quite simple.

How much money would it take in a bank account to produce a \$10,000.00 per month income at 5% interest?

The answer is \$2.4 million dollars.

So, you have a choice. How do you accumulate the 2.4 million dollars? Or, how do you plan on acquiring a passive income of \$10,000.00 per month?

Maybe, you could work on both! Just set your goals and create a plan.

We will discuss how to acquire a passive income stream in the next chapter of this book, but for now we are going to tell you that you can become wealthy just by the money you are spending today on your debt and mortgages. Step one is to set-up a “plan of action” to pay-off your debt and mortgage payments over the next 8-12 years without refinancing or consolidating your debt. Then, use that money to invest in your wealth plan. Here are the three stages to the “plan of action”; Debt Management, Cash-Flow Management, and Debt Elimination.

Now, let me tell you a story, part of my blockbuster movie, of a real couple. For this example we will call them John and Judy.

I'd first met Judy as a tax client a few years prior to helping her with a debt-elimination plan. Judy brought John to my office, after expressing the fact that they both needed help with their debt management. They had acquired \$336,645.00 of debt which would take

61.92 years to pay-off using their current plan of payments including the assumption they would not accrue any further debt, any other refinancing of their properties, or accrue any further debt to their credit cards.

On the positive side, they owned two residential properties, but had leveraged them as much as possible over the years.

Most people, much like John and Judy, only see the payments acquired and debt which they have accrued without seeing a way out. Then, of course the "Ostrich" syndrome plays its role, and they put their heads in the sand.

It is so important to realize there is a way to take control with a "plan of action".

After the first meeting with John and Judy, we identified the amount monthly they were paying for debt. We will call this their "Lifetime Payment". Please be aware with the plan they will not have to pay for debt their whole life (61.92 years). The "Lifetime Payment" amount is an amount, which they are conditioned to earning monthly, for the purpose of making debt-service payments.

Their "Lifetime Payment" amount was *\$3,190.00 per month*.

Then, we calculated their living expenses, which had nothing to do with debt service. We will call this their "Cost of Living". It was approximately *\$2,000.00 per month*.

If all their debt were paid-off today, their “Cost of Living” would be *\$2,000.00 per month* to live debt-free.

To summarize, their total “Lifetime Payment” and their “Cost of Living” totaled *\$5,190.00 per month*. That’s how much they need to “Cash Flow” in order to make this plan feasible.

Here are the results utilizing a Debt Elimination Plan;

**Results Without Plan**

Description	Rate	Payment	Balance	Total Pmts	Total Interest and Balance
Bank Of America	29.24%	\$741	\$20,927	49	\$35,868
IRS	25.00%	\$200	\$5,000	36	\$7,137
Bank Of America #2	22.98%	\$15	\$244	20	\$295
Modernage	21.90%	\$15	\$451	44	\$660
Sears	19.99%	\$209	\$7,918	61	\$12,613
Indy Mac Bank - HELOC	7.00%	\$100	\$15,987	464	\$46,371
National City Bank - Condo	6.88%	\$468	\$69,650	336	\$156,822
Indy Mac Bank	6.13%	\$1,000	\$191,450	743	\$742,582
Chase Bank	5.00%	\$307	\$15,998	59	\$18,074
Chase Bank #2	0.00%	\$135	\$9,020	67	\$9,020
<b>Totals</b>		<b>\$3,190</b>	<b>\$336,645</b>		<b>\$1,029,440</b>

<ul style="list-style-type: none"> <li>▪</li> <li>▪</li> <li>▪</li> </ul>	○	Monthly Accelerator Payment	\$0
		Total Monthly Payment	\$3,190
		Total Interest	\$692,795
		Time To Payoff	61.92 yrs

## Results With Plan

Description	Rate	Payment	Balance	Total Pmts	Total Interest and Balance
Bank Of America	29.24%	\$741	\$20,927	45	\$35,398
IRS	25.00%	\$200	\$5,000	36	\$7,137
Bank Of America #2	22.98%	\$15	\$244	20	\$295
Modernage	21.90%	\$15	\$451	44	\$660
Sears	19.99%	\$209	\$7,918	48	\$12,289
Indy Mac Bank - HELOC	7.00%	\$100	\$15,987	60	\$20,979
National City Bank - Condo	6.88%	\$468	\$69,650	93	\$99,285
Indy Mac Bank	6.13%	\$1,000	\$191,450	164	\$318,037
Chase Bank	5.00%	\$307	\$15,998	59	\$18,074
Chase Bank #2	0.00%	\$135	\$9,020	67	\$9,020
<b>Totals</b>		<b>\$3,190</b>	<b>\$336,645</b>		<b>\$521,172</b>

Monthly Accelerator Payment	\$0
Total Monthly Payment	\$3,190
Total Interest Paid	\$184,527
Total Time To Payoff	13.67 yrs

**Total Interest Saved: \$508,268    Total Time    Saved: 48.25 yrs**

## Results Summary

If after following the plan and paying off your debts you were to invest your total payment (\$3,190) you would have \$21,945,552 in investments in the same amount of time as it would have taken just to pay off your debts originally or 61.92 years (assumes an 8% annual return).

	With Plan	Without Plan (No lifestyle change)	With Plan (With accelerator)
Time to payoff	61.92 yrs	13.67 yrs	13.67 yrs
Interest Paid	\$692,795	\$184,52	\$184,527
Investment Balance	\$0.00	<sup>1</sup> \$21,945,552	<sup>2</sup> \$21,945,552

This figure is the regular monthly payments of \$3,190 invested over 48.25 years at 8%.

This figure is the regular monthly payments of \$3,190 plus an accelerator payment of \$0 invested over

48.25 years at 8%.

## Accelerator Potential

The table below shows how much your investment balance would grow by increasing your monthly accelerator payment.

Increase In Accelerator	Total Time Saved	Total Interest Saved	<sup>1</sup> Investment Balance
\$100	49.00 yrs	\$521,129	\$23,327,438
\$300	50.25 yrs	\$543,202	\$25,822,403
\$500	51.17 yrs	\$557,263	\$27,816,732
\$750	52.17 yrs	\$571,547	\$30,165,224
\$1,000	52.92 yrs	\$582,873	\$32,053,649
\$1,500	54.17 yrs	\$600,216	\$35,463,158
\$2,000	55.08 yrs	\$612,126	\$38,188,519

<sup>1</sup> assumes an 8% rate of return

## Investment Potential

Potential return scenarios for \$3,190 invested monthly by interest rate and year:

Years	6% interest	8% interest	10% interest
5	\$222,576	\$234,401	\$247,035
10	\$522,798	\$583,623	\$653,484
15	\$927,752	\$1,103,910	\$1,322,218
20	\$1,473,975	\$1,879,058	\$2,422,493
25	\$2,210,748	\$3,033,907	\$4,232,784
30	\$3,204,544	\$4,754,455	\$7,211,273

### Interest Savings By Individual Debt

Description	Interest Without Plan	Interest With Plan	Interest Savings
Bank Of America	\$14,941	\$14,470	\$470
IRS	\$2,137	\$2,137	\$0
Bank Of America #2	\$51	\$51	\$0
Modernage	\$209	\$209	\$0
Sears	\$4,695	\$4,371	\$324
Indy Mac Bank - HELOC	\$30,384	\$4,991	\$25,392
National City Bank - Condo	\$87,172	\$29,635	\$57,536
Indy Mac Bank	\$551,132	\$126,587	\$424,545
Chase Bank	\$2,076	\$2,076	\$0
Chase Bank #2	\$0	\$0	\$0

### Time Savings By Individual Debt

Description	Time Without Plan	Time With Plan	Time Savings
Bank Of America	4.00 yrs	3.67 yrs	0.33 yrs
IRS	2.92 yrs	2.92 yrs	0.00 yrs
Bank Of America #2	1.58 yrs	1.58 yrs	0.00 yrs
Modernage	3.58 yrs	3.58 yrs	0.00 yrs
Sears	5.00 yrs	3.92 yrs	1.08 yrs
Indy Mac Bank - HELOC	38.58 yrs	4.92 yrs	33.67 yrs
National City Bank - Condo	27.92 yrs	7.67 yrs	20.25 yrs
Indy Mac Bank	61.83 yrs	13.58 yrs	48.25 yrs
Chase Bank	4.83 yrs	4.83 yrs	0.00 yrs
Chase Bank #2	5.50 yrs	5.50 yrs	0.00 yrs

As illustrated for John & Judy we saved the following;

Total Interest Saved: *\$508,268*

Total Time Saved: *48.25 yrs*

After the first meeting with John & Judy, we continued to use some techniques to pay-off their credit cards even faster and more efficiently in the next 24 months. This technique simply transfers the balances of the higher credit cards balances to zero or lower interest rates for a period of time in order to pay more principle faster, thereby eliminating the debt by “snow-balling” the payments.

The Debt Snowball approach to be used for these balances is:

- 1.) Order your debts from lowest balance to highest balance.
- 2.) Designate a certain amount of money to pay toward debts each month.
- 3.) Pay the minimum payment on all debts except the one with the lowest balance.
- 4.) Throw *every* other penny at the debt with the lowest balance.
- 5.) When that debt is gone, **do not** alter the monthly amount used to pay debts, but throw all you can at the debt with the next-lowest balance.

By accomplishing this within the first 30 days of the plan, we saved John and Judy an additional year; thereby their “debt free” date became 12 years and 6 month.

By the way, John’s & Judy’s plan is far from finished. If they increase their incomes over the next 2-5 years, they have an option of adding an extra \$200.00, \$500.00, or even \$1,000.00 per month which would seriously impact the acceleration of their plan.

What would that do to their debt-elimination plan, and the investment of their “Lifetime Payment” into an investment account that much quicker?

Just based on the current plan with the debt-free date of 12 years and 6 months, in the next 32.5 years, John and Judy will accumulate \$1,879,058.00 at a return of 8% if they invested their “Lifetime Payment” into an investment vehicle for the 20 year period after they become debt-free.

And, what values would you place on the two residential properties? What are they worth after 12.5 years being completely mortgage-free?

You see, wealth is building in their favor, not the banks or institutions wealth account. We just reversed the long-term process to their favor, and used the banks strategies against themselves.

This is the true plan for the “American Dream”.

I hope now you can see that most people are making enough money every month. They’re just not managing their money properly.

“Stop Buying Stuff that you can’t afford, with money you don’t have”! Then, set-up a plan of action to debt-eliminate over the next 8-12 years.

## Chapter Six: SuccessQuest

Doing the things each and every day of your life that you want to do, is the key to happiness.

By achieving happiness, you achieve success.

As quoted by Albert Schweitzer “*Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful*”.

And, Dale Carnegie goes on to say, “It isn't what you have, or who you are, or where you are, or what you are doing that makes you happy or unhappy. It is what you think about.”

Does that make you think of some of the things we've been discussing in the previous chapters about *Thoughts*? I hope so.

Success is a state of being. Again, it is about the *balance* of your life. Each and every one of us has a different meaning of happiness. From my experience, most people want to be free. Free from the chains that enslave us from achieving our desired success.

I now would like to tell you a story of a pastor that helped me to understand the meaning of becoming “free”. This is a real great scene in my movie, and I'm sure glad that Pastor Clayton Smith has become a big part of my movie in life.

I met Pastor Clayton Smith at one of our group training sessions where we teach people about success and wealth by building business networks, which we will get into further in this chapter. After the experience of him speaking on the subject, of the “Letting Go” at his church, I asked Pastor Smith to speak to our group. But first you must understand the lesson of “Letting Go”.

For years Pastor Smith has been helping youth groups throughout the country gain an understanding of the “chains of life” that hold them back from achieving their success of drug and alcohol

addictions, or just plain outright addictive behavior. The similarities of people self-destructing themselves, just before attaining success, are quite astounding.

During this training session, He asked a young man if he would be willing to help in the presentation. Hesitantly, the young man, which we will factiously name Robert, came forward and joined the presentation.

Pastor Clayton then asked Robert, “Do you think you could beat me in a race around the room”?

Robert replied. “Yes of course, I’m young and quicker than you”.

Pastor Smith went on to explain that each and every one of the people in the room carry with them certain “chains of life”, meaning beliefs, which hold them back from moving forward with their lives. He then placed the chains completely around Roberts’s legs, arms, and hands, to illustrate the “beliefs” which Robert holds within, then asked him to run the “race of life” against him.

“One lap around the room, ready, set, go”, said Pastor Clayton.

Robert couldn’t move.

He went on saying “People are competing every day of their lives for their success, but by carrying the weight of negative “beliefs” within them weighing them down, they can’t even get started. You can not win the race until you are set free from the bondage of the “chains of life. You are the only one that holds the key, so when are you going to un- lock the chains and Let GO”!

It really wakes you up. He hit a home-run within the whole room. Grand slam!

He made the statement that you, and only you, are responsible for your own success.

As we discussed before, your thoughts are the most important change that you can make not only in your health and wealth, but also in your success.

It's exactly as Dale Carnegie says, "*It's what you think about*".

I would hope we all agree that we have to do something different in order to get where we want to be tomorrow. Your success depends on your new thoughts.

If you are happy where you are in your job, in your home, driving the car you have, giving your children the proper education, and all the other things that make you happy, then I'm happy for you.

But, if you want to change what you are doing, and do things a little different than what you have been in the past, then listen to what I have to teach you from this point forward.

Most people want more time, money, and better health.

The way you can have all three is to have "Freedom for Life", free from those chains.

So, don't think that you know the things that you shouldn't know? I mean, what you know is it right? Do you have the right thoughts about making more money? Or, having more time with the family or friends, to do the things you want to do and make sure you have the money to do them? Or, just get rid of that stress that can make a difference in your health?

Then, you need to learn how to earn a passive monthly income.

I asked quite a few people how much money from a part-time business that they would think is a reasonable income weekly. You know what the most common answer was?

Believe it or not, \$500.00 per week!

That's only about \$2000.00 per month. In most people's lives today, that's the change which would make a difference in their lives.

The "Change in Lifestyle", that's what they are looking to achieve. So you see, it's not everyone's goal to make the enormous amounts of money from a home-based business.

Now, here's how you will start to build your business network, rather than build it for someone else. Remember, if you are working for someone else than you are building their dreams, not yours. Let's build your dreams too.

Building a business network requires you to realize that you have to help people first. Your success is built on the success of others.

Remember the business minded persons core value about acquiring 500 team members which think the same way as you? That's how to build the business network.

First you need the vehicle to get you where you want to go. The vehicle is very important. I see people every day which have goals to achieve "going to the moon", figuratively speaking, with their vehicle, but their driving a Volkswagen. You need a Space Shuttle with a Lunar Module, along with a team from NASA to get where they want to go, but they continue to drive that vehicle expecting to get to their desired goal. That's insanity!

So, chose your vehicle wisely, and make sure you have a simple, and achievable, business plan to get where you're going first.

Once you have your vehicle mapped out, start with the goal of just finding 5 people to join your mission for success. These will be the most important five people of your team.

But remember, most of the time your team members are currently working their “Income Today” business or job in order to get to the “Income Tomorrow” cash-flow. So, the vehicle that you choose has to have time-leveraging capabilities. Normally, a Direct-Selling or Network Marketing business is preferable since you only have to work efficiently 10-15 hours per week to become successful in this type of industry.

Now, you hear what I’ve just told you? Direct-Selling and Network Marketing are an industry. Take it serious. Most people that don’t succeed in this industry quit because they don’t understand the nature of the business. This is similar to someone buying a fast-food chain restaurant but the company didn’t give them the training or support manuals, then the company’s home office went on vacation.

Without a SYSTEM or industry knowledge, you will fail. It’s the same in building a business network.

The next reason why most people fail at their home-based business is that they treat it as a hobby. It’s a real business, so treat it as such. Set your goals and plan your work. Just be aware that people are your most valuable asset. In chapter 5 we discussed an asset as something that pays you. Remember? So, people are assets if they build your business network with you and for them.

Now, once you organize your first five people which have the same mission, dreams, and desires in the company you have chosen as your vehicle, you are ready to build.

But, this is not a sales business, it’s a *teaching* business. People don’t want to be sold a product or an opportunity. They simply want to buy “Freedom for Life”, or better said “They want a “Lifestyle Change”.

That’s the secret! *Teach* them how to “Change Their Life”.

The first time that I heard the statement made by Zig Ziglar

*“You Can Only Get What You Want, If You Help Enough Other People Get What They Want”,*

I didn't really understand the meaning.

As I continued building my business networks, more and more the understanding of the *“It's not about me”* unselfish attitude became more self-evident. You need to teach people to teach people.

Then, you will start to build the foundation of your business network on “rock-solid” ground. Then, and only then, will your business network start to duplicate from the original five people.

Your organization of 500 team members will have the same direction, training, mission, and purpose. I call this the “Helping people to help people” mission.

What greater purpose in life, than to help people. Don't worry; they will buy the products and services from your core business.

Here is an example of what starting with five people can do for your business network;

Month 1 you teach 5 people:

Teach them to find their 5 people and you they have 60 Days to Learn, and teach them to teach their five

Month 3 you will have a total of 25 people. Teach them to teach

Month 5 you will have a total of 125 people you will again, teach them to teach

Month 6 it grows to 625 people. (Teach, Teach, and Teach)

**Total: 780 People in Your Business Network**

That's how to build a business network. Some people this goal may take one or two years. Reaching the goal is most important, not getting there first. It's not a race. There is no first, second, or third place. Everyone can win just by finishing the race.

Now, just because you now have over 500 people in your network, just remember the 5% rule. Only 5% of those people are going to do something successful. That's just the numbers. The people that make it in this type of business are the ones that identify the 20-25 people in their business network to work and teach them how to grow.

Just duplicate what you're doing and teach them to identify and build the same way as you. This is where you become a true leader. The first five people help you with the growth of the business network, and the other 20-25 do the same. If you execute this plan correctly, you will start to experience exponential growth, no matter what you do from that point on, which will take on a life of its own.

That is the goal. It's the true experience of time-leveraging. This will help you to achieve your "Freedom for Life" plan. Then, you can start to grow your wealth plan by investing the extra money every month to either pay-off debt or invest in assets, the type that

pays you.

Now, do you want to spend 10-15 hours per week to change your life? Get off that couch; change what you doing today in order to get you where you want to be tomorrow! I can't do it for you, but you especially can!

## **Chapter Seven: TaxQuest**

“Figures don’t lie, liars figure” as quoted by Samuel Clemens (alias Mark Twain). That is what TaxQuest is all about.

I have great news for everyone in America “You can raise your deductions and lower your tax liabilities all at the same time. And by doing so, you will pay the legal minimum amount on taxes. Notice the term I used is “legal minimum”. You need to become disciplined on working out a strategic tax plan along with keeping good records, both in your business or personal life”.

Does it sound too good to be true? Well I’m here to tell you it’s not!

One of the greatest tax laws in the Internal Revenue Code was the implementation of deductions for people in business for themselves.

This includes self-employed sole proprietors and entities such as Limited Liability Companies and Subchapter “S” corporations.

The strategies which we will talk about in this chapter will help you obtain the right business and tax advisor to guide you along the right path in your tax and business planning.

First step is to determine if you should start your business as a sole-proprietor or organize an entity. A good tax advisor will be able to determine your exact need. Just as a rule of thumb, when a business is profiting more than your cost of living expenses, it may be a great time to look into a Subchapter “S” corporation. The reason being that once you are earning more than your annual living expenses, which is different for everyone, combined with the ruling from the Internal Revenue Service regarding reasonable compensation paid in wages to the officers or members

of the entity, pass-through profits for excess earning beyond your wages are exempt from certain employment taxation.

Please be aware that you need an experienced tax advisor to set-up this balance for you since there are numerous variables to this equation.

Again, I will emphasize the importance of acquiring professional advice when you get to this level.

In my movie of life I continue to meet with numerous new clients that have made the mistake of starting their own business, with no planning for tax liabilities, and then the business earns a profit in the first year. What they fail to realize is that they have created a tax liability throughout the previous year, whereby they were required to pay quarterly estimated tax filings on those projected earnings in the previous four calendar quarters.

Now, what happens at tax time following that tax year is a tax liability has been created; the owner of the business has spent all the money, and now is faced with the issue of not only owing the tax liability but the penalties and interest which will continue to accrue while they pay-off the debt.

That's right, a new debt that interest is at 8% compounded daily.

That's more than 20% per year interest that they will pay to our government on that liability. About every 3 1/2 years the amount will double.

Here's a simple example; a sole-proprietor earns a profit of \$25,000.00 in his part-time business. He fails to pay estimated taxes quarterly on the estimated amount of earnings. At tax time, which is usually around March or April of the next year, he doesn't have the

15.3% self-employment tax and the effective tax we will assume for this example is 15% on the profit. That's 30.3% taxation on the \$25,000.00 profit at year-end. Tax due is roughly \$7,500.00.

In addition, there is a 25% late payment penalty which will be assessed along with the interest which accrues from the time the tax was deemed due. Let's just add another \$2,500.00 to total roughly a \$10,000.00 tax liability. Remember, most people don't plan on this tax liability and don't have the money to pay it at tax time. They just didn't have a tax plan!

Now, remember that the tax liability will double every 3 ½ years.

By the time that individual has paid his mistake, the cost could be more than \$15,000.00 on that \$25,000.00 profit. Not a good business plan.

Here's what I tell all of my clients, "Have a solid business and tax plan, after December, 31st of every tax year the plan is too late." The great news is that with a good tax plan you won't have this problem at all.

In my opinion, the greatest tool available is J.K Lasser's "Taxes Made Easy Combo Pak". This is the best record keeping system available to the average home-based business owner at a cost of only around \$80.00.

Save 5,000?

You bet.

In fact, many home business owners can save much more.

This kit includes:

- 1 - Getting Started and Setting Up - Book & CD
- 1 - Automobile Deductions - Book & CD
- 1 - Travel & Entertainment - Book & CD
- 1 - Home Office Deductions - Book & CD
- 1 - Misc Home Business Deductions - Book & CD
- 1 - Auto Mileage & Expense/Home Office Expense Tracker
- 1 - Expanding File Folder

**Getting Started & Setting Up** - The most common reason home business owners don't take advantage of the thousands of dollars in savings available to them is they don't know where to start. They dread tracking expenses, getting audited by the IRS, or are just overwhelmed by the 66,000 pages of tax code. This product is specifically designed for you. Take the first step. You'll be amazed by how simple, quick and safe saving money can be. In just 30 minutes you can read the 32 page book and/or listen to the included audio CD which talks about the savings now available to you as a home business owner. Never before has such an easy to understand book been available exclusively for independent home-based business professionals!

**Automobile Deductions** - Automobiles are the greatest single source for the home business entrepreneur to reduce tax liability. If you are in a 28% tax bracket, you may as well be throwing a dollar bill out the window every 3 miles you drive—IF you're not taking deductions. This book is the most simple and straightforward compilation of vehicle tax deduction information available including practical tracking tips.

**Travel & Entertainment Deductions** - Most home-based business owners participate in conventions and extensive training events. They also participate in numerous local events and meetings which, over time, can be expensive. The good news is that these associated business expenses are almost entirely deductible. In fact, even vacations can be tax deductible if you organize them around business meetings and properly document.

This 42 page booklet and companion audio CD feature specific tips on making the most out of your travel and making sure you reduce your tax liability as much as possible.

**Home Office Deductions** - The pursuit of tax breaks was probably not your primary reason for setting up your home office. However, there are legitimate and substantial tax advantages to working from home and you owe it to yourself to take full advantage of them. These breaks alone may very well pay for the monthly costs of your home-based business. This simple 32 page booklet and companion audio CD will help you save hundred if not thousands of dollars by taking deductions for existing day-to-day expenses.

**Miscellaneous Home Business Deductions** - Hardly a week goes by that you can't read about a Fortune 500 company negotiating a multi-million dollar incentive package with a local government as part of their negotiations to open a new plant, big-box store or regional office. How is your home business different? ...Not by much! The tax deductions available to you can either be looked upon as savings or an incentive by the government to help fuel your own business growth. While seven-figure incentives from your local government are not part of your home business future, on a pro-rated basis there is plenty to learn and save from within this 49 page booklet and companion audio CD.

**Business Expense & Auto Mileage Tracker** - The number one reason people fail an audit is because of improper documentation. We hope you never face an audit, but if you do this tracker could make all the difference. With a 2-in-1 format, this handy expense tracker has been designed to help you track ALL of your deductible tax expenses. Forget daily/weekly trips to wherever you've stored your filing cabinet--if you can even remember where it is. Instead, store this in your glove box, console or other convenient location and track all of your expenses in a single place with easy access.

Then, be sure to save your receipts in the expandable file folder. You can categorize your receipts by Schedule C line items according to the type of deduction.

Make sure you have the documentation you need when doing your taxes!

**Taxes Made Easy answers these questions and many more:**

- What am I entitled to deduct when I'm just starting a home-based business? Getting Started & Setting Up
- What is the meaning of "start-up costs" and what tax breaks are available in this area? See Getting Started & Setting up
- How do I deduct business meal costs? Travel & Entertainment Deductions
- Is there a limit to what I can spend on meal and entertainment expenses? What kind of records do I need to keep in order validating my deductions?
- Can I take auto deductions if I don't use my vehicle exclusively for my business? Automobile Deductions
- Can I take deductions if I do a little business on a personal vacation? What items qualify for home office deductions?

- Home Office Deductions
- How much do I have to use my office for it to be eligible for deductions?
- I just realized I could have been depreciating for the last few years, is there a way to get that money I didn't claim?
- Misc. Home Business Deductions

Next, in my opinion the second greatest tool ever created is the evolution of QuickBooks accounting software. I strongly recommend that every business person should learn the how to use QuickBooks for their business accounting.

QuickBooks Pro can be used to manage many different files. In most cases, you could have a QuickBooks file called "Business", and a completely separate QuickBooks file called "Home" to manage the separate checkbooks. That's your home and business completely under control by QuickBooks.

### **10 Reasons Why You Should Use QuickBooks**

QuickBooks is the ideal business accounting software for small to mid-sized business owners. Here are 10 reasons why you should be using QuickBooks.

You save time on bookkeeping and paperwork because many of simple bookkeeping tasks are handled automatically making it easier to run your business.

You can easily generate the reports with the information you need, so you always know where your business stands. You instantly know whether you're making money and whether your business is healthy.

You save money because QuickBooks is so affordable. You can use

it to run a \$5 million or a \$25 million business for a few hundred bucks. PC accounting software is truly one of the great bargains in business.

Your business can grow with QuickBooks. QuickBooks will help you design a business plan to use when trying to secure a small business loan or line of credit or to plan for the future. QuickBooks will create a projected balance sheet, profit and loss statement and statement of cash flows in the format recommended by the U.S. Small Business Administration.

You can customize QuickBooks to work the way you want. QuickBooks is specifically designed to be flexible and adaptable to a wide range of small businesses. To broaden its appeal, QuickBooks has recently added customized accounting packages for Contractors, Retailers, Health Care Professionals, and Non-Profit organizations.

You can rest assured knowing that QuickBooks is a stable, reliable and proven product. Hundreds of thousands of small businesses throughout the world have chosen QuickBooks as their accounting software. You can't go wrong with a software program with such an extensive installed user base.

You save typing time and errors by sharing data between QuickBooks and over 100 business applications. You can even share data with popular programs, such as Microsoft Excel, Word, Outlook and ACT.

You will get paid faster with QuickBooks online payments. E-mail an invoice or statement and with QuickBooks Online Billing, your customer can easily pay you with a credit card or bank account transfer. No more waiting for the check in the mail!

You can easily accept Credit Cards. With QuickBooks Merchant Account Service, you can accept credit cards with ease. QuickBooks Merchant Account Service is the only credit card

acceptance service integrated with QuickBooks software, which means you don't have to enter the same data twice. No additional software or hardware is required. Your customers can use Visa, MasterCard, or American Express.

You can pay your bills and bank online. Setup your current bank account in QuickBooks, and you're ready to pay your bills without licking envelopes, sticking stamps, or printing paper checks. Just write checks in QuickBooks as you normally would, then click a button and your participating bank does the rest!

Pay anyone in the U.S. from your credit card companies to your pizza service. Online Banking also lets you download your monthly statement from your participating bank directly into QuickBooks for easier reconciliation.

It will organize your business and let you set-up your tax planning year after year. The next program, for people that haven't been so lucky as to have a tax advisor that properly set-up their business or just plain outright owe the government taxes, is tax liability resolution. Commonly called IRS Resolution, the government has a system to evaluate the potential collection of an individual or entity, whereby there are certain remedies available to taxpayers that need this program. Though sometimes there are other ways to pay the liabilities through strategic tax planning, and just good debt and cash-flow management.

The IRS problems will not just go away by themselves; they just keep getting worse with penalties and interest being added each day.

If you owe the IRS, you have a very serious problem. It may take the IRS several years to catch up to you, but they're relentless and have no mercy in collecting all the money that is owed. When the collection process starts, they'll make your life miserable and literally ruin all aspects of your life.

## **IRS Problems**

- Have you received an IRS audit notification?
- Haven't filed your tax returns for years?
- Do you owe Back Taxes?
- Do you have Payroll Tax Problems?
- Has the IRS placed tax liens on your home?
- Is the IRS threatening to seize your bank account and take your money out of the bank?
- Is the IRS threatening to take your paycheck, 401(k), and other retirement accounts?
- Is the IRS threatening to seize your personal property?
- .

## **IRS Solutions**

- Owe the IRS a lot of money? – It is possible to settle for pennies on the dollar! Need more time to pay? You can set-up an Installment Agreement.
- Would you like to get out from under your tax burden completely?
- Is Bankruptcy an option?
- Would you like to get out of a tax debt caused by misdeeds committed by your spouse? You may be eligible for the Innocent Spouse Relief.

- Would you like to see what the IRS has on you?

You have a right to Your IRS File.

There is always a way to get from where you are to where you want to be in your life! Don't give up hope. Take your head out of the sand, and speak with a tax advisor that can help you set-up a plan for your tax liabilities which you owe now or future.

I know from some client's experiences that if you owe the government money you won't be very successful at traveling, vacationing, and having FUN.

So, start your Tax Quest Today!

## Chapter Eight: TravelQuest

CONGRATULATIONS!  
“You and your spouse are Invited on an all expense trip to L.A., to the National Director Experience”....

How would you like to get that message?

Travel, vacation, and have FUN.

That’s the goal.

And, why not do it for less by deducting it as a business expense through your company. Travel with your friends in your business.

Today, you can travel the globe quicker than you can drive from Miami to New York city.

The world is a much smaller place than it was 20-30 years ago.

How many of you would like to go every month on an adventure, and do it with your friends and business associates?

There are so many travel clubs, business techniques and tax advantages to traveling on business and pleasure, trade and barter companies that specialize on preserving your cash to help you enjoy the benefits of a working vacation on trade and barter. And, many more ways to get what you want, by doing what you’re not doing today. Just make the change in behavior.

It’s really simple, get the first four Quests in balance and the travel will just happen to be a benefit of the business network you build,

the health that you have maintained or changed, the wealth that you have created, and the tax benefits of doing the traveling in conjunction with your business..

It's simple, and FUN. You even might make some money on the side doing it!

## Chapter Nine: Plan Your Five Quests Now!

If you want to be rich you need to learn to think like the rich, learn what the rich know and most importantly do what the rich do. The rich teach their children how to convert earned income into either passive income or portfolio income that will provide the cash flow to live the life they want to live.

To become rich you need to first change the way you think about money because your thoughts lead to your actions that lead to results. If you were raised poor or middle-class, chances are that you were not taught the fundamentals you need to become financially free for life. By having a personal coach, you can take these principles and quickly apply them in your life. You'll have the feedback and encouragement you need to get out of the Rat Race—just like my rich dad did for me. —**Robert Kiyosaki**

The time is now! If you don't change what you're doing, you won't get to your desired destination. Do you remember the story about "getting on the wrong plane"? If you get on the right plane, you will get to the desired destination. That's what Robert Kiyosaki is talking about. His rich dad had the right seat for him on the correct plane! I know that you would just hate ending up in San Francisco when you wanted to go to Miami. You won't care much for trolleys when you wanted the beach. Is your life full of trolleys, or do you love spending time on the beach?

Now, here's what I have experienced in my life while integrating the Quests into my daily life. First, and the most important step, is that you need to get on the right plane. I prefer to continually implement at least two different life changing strategies at a time, but some people may only be able to work one at a time. I think the first and most important Quest is your health. If you don't have your health, all the other quests become irrelevant. So, let's all start with HealthQuest as the first Quest in Life. Drink your liquid nutrition, as your fuel for success, and make sure you insure

yourself and family for anything that might go wrong along the way. Very important!

Now, once you have your health set in the right direction, and get accustomed to the regimen of daily feeding your system the right types of food & supplements, you are ready for the second Quest.

Most people want more money and some people want more time.

Which one do you prefer?

No matter which one you prefer, it is extremely important to utilize the money you currently earn. Most people do earn enough money in their life to become financially independent, assuming they manage it correctly. Then when they understand the principle of passive income, as described by Robert Kiyosaki, building that additional income is similar to receiving interest from an investment. In other words, you work for that income once, and it keeps coming in month, after month, after month, and so on.

That's passive income!

Remember, I always ask a people "Do you know how much money you need in the bank in order to produce a \$10,000.00 per month income"?

At 5% you would need 2.4 million dollars. You can start saving that money now, or you can start to build a \$10,000.00 per month income right now.

How long would it take you to save 2.4 million dollars?

Then, how long would it take to build a \$10,000.00 per month income? The choice is yours, but I really know the answer, and so do you.

So, it's health first then wealth and success in your Quest for "Freedom of Life". You can work on all three if you understand the strategies and meaning of each in your life. And, I realize that working all three of these Quests never seems to end. We just keep setting the bar higher and higher in our lives. You will too!

Once you've achieved the balance of health, wealth, and success, it's time to work on the tax strategies and travel strategies in your life. I know from experience that it's not what you make, it's what you keep. And, that includes tax and travel. These last two Quests are the ones that can be most challenging, but yet the most fun.

Now, I know you're probably saying "How can tax be fun"?

Let me know when you pay about \$250,000.00 in tax to the Federal Government, which hopefully is the "Lowest Legal Amount" of tax, and tell me you didn't have fun with making that much money. You see, it's like "tipping the waiter". But be aware, if you don't tip the waiter the right amount, you will hear about it.

Then, let me know when you go on a 7-8 day cruise for \$299.00 per person in the Eastern Caribbean on a FAM trip, how you enjoyed your life. That's what it's all about, fun and "Freedom for Life".

Just plan each Quest one at a time, integrate them into your life, and don't let go of your dream.

It's your movie!,

So, start producing your show. We'll just help direct some of the critical scenes.

## Chapter Ten: How About the Sixth Quest?

As far as I'm concerned this Quest should be the First Quest, but most people want to have proof of faith. But then, it's really not faith at all.

I relate to faith as being the same as "we know that there are molecules of oxygen present in the air, even though we can't see them we know that they are present". That is faith.

Yes, it is a very hard Quest to realize and see the existence of this spirituality, but you have to become a part of the universe first, before the universe will become a part of you and your daily life.

In my quest for "Freedom for Life" and the Five Quests, never has it been more self-evident that there has been a power, greater than myself or any other human, that has provided me with a path of stepping stones to my destiny, "Freedom for Life". It is hard to explain this feeling of faith, other than you have the power of the universe working with you rather than against everything you attempt to accomplish. Yes, there are times that you will feel that you are swimming against a current, but then there are times that you just ride along with it.

Many years ago, again in my movie of life, my father told me; "Son, here is a statue of a man pushing a boulder. This is what you will be doing the rest of your life".

I set out for my entire life to prove him wrong, and what I found is that you may be pushing that boulder, but you just push it with a little help from your dearest friend, "faith".

First of all, you must have faith in yourself, then you can have the spiritual faith to move forward in your entire life. I am far from an expert on this subject, but then I wonder who really the expert is.

There way too many beliefs in our world to say which one are right or wrong. I can only tell you that I believe in the Christian faith and my lord and savior “Jesus Christ”. What ever your belief, I just ask you to believe in the most important person you will ever believe in, yourself.

I hope you take this information and slowly interject the strategies and methodologies into your life. And, if you truly believe in your spirituality, put this Quest first in your life and watch what happens. Even if you don't believe, maybe it's time to start.

Remember, “Once you know, you no longer have to believe”. –  
Budda