MOTIVATION | PERSONAL GROWTH

I would have retired by the age of 35!

If I only knew when I was in my teens what I know today!

by **Bill Holderby**

2249 words | 7 pages

They say hindsight is 20-20 and I believe they are right. We can always look back and say if only “I woulda, shoulda, coulda”, then fill in the blank. We would all be better off, right? More success, more money, more of everything.

If you are a young person under the age of 30, what I have written here can be of major help to you on your quest for a wonderful life. There is a way of getting around this “woulda, shoulda, coulda” predicament, yet very few young people will ever learn the secret. I am willing to share with you the secret that can change your life forever. However, you must be willing to use your brain and think for yourself.

So, what is the secret you ask? Pay attention very closely because what you are going to read in the next few sentences. If you are under the age of say 30 or even better 25 could change your life beyond your wildest imagination. And no one will probably ever tell you what I am about to tell you.

Here it is. The secret is

“DO NOT BELIEVE WHAT YOU SEE AND HEAR FROM ADULTS!”

That’s it! Pretty bold statement huh? Let me finish it. Do not believe what you see and hear from adults who are broke. Better put, people who do not have a positive net worth of at least $1M or more and some form of passive or residual income do not make for people you should be listening too.

Passive or residual income is income that comes in whether you are working or not.

Most people trade time for money. Passive residual income comes from positive cash flows from real-estate rentals, annuities, or if you are lucky enough to win the lottery. There is another method, which we will discuss later in this article.

Why should you not listen to people who do not fit into this category of wealth and income? It is quite simple. They cannot give you advice on something they have not done, understood or least of all, experienced. And yet many of them want to tell you what and how to do things to move ahead financially. They want to tell you what career to pursue and all of that stuff. What a joke! Sorry to sound so strong but it is the truth.

Ask 10 adults if they work because they like their job or because it just happens to pay the bills. If they are honest, approximately 20% may like their jobs. Studies have shown that a full 80% do not like their jobs and are doing them because that is what they must do to pay their bills. So why take advice from a bunch of pay check to pay check living people who don't even like their jobs? Makes no sense to me.

How can someone making say $50K per year teach you to earn say $25K per month or more? Oh, I'm sorry here, I am assuming you want to do more then just get by like every other Tom, Dick and Harry (No offense if your name is Tom, Dick or Harry).

These people cannot even grasp this fact let alone incomes of this size. Most people do not realize these types of incomes are possible and even without a college education. Did you know that?

In fact, it was said that a college or formal education will help you make a living, but self-education will make you a fortune.

It was Jim Rohn who said that. Mr. Rohn got it right.

To a person who makes $50K per year, $25K per month is completely beyond their grasp or reach. They certainly could not accomplish it in their current job, and more then likely they will not quit because they lack the people skills, resources, knowledge and intestinal fortitude to go out and make something happen. In fact the one thing they may lack most is DESIRE. That is the desire to change their current circumstances. Did I forget to mention that they are also are a slave to their income and lifestyle i.e. kids, family matters and so forth (even if they are just getting by)?

Now if you are young and reading this I truly hope you are getting it. Because if you are older then say 30 and reading this, you are more than likely in this trap and trying to get out of it or have surrendered to the RUT existence most people live. You have lost your desire and are willing to settle for what you have currently. The pain of doing more is just too strong and you would rather just live a settle for life.

What needs to happen is someone early on in their lives needs to get to young people and tell them **THERE IS A BETTER WAY!** Sad part here is that of the very few who do see it…many of their friends will talk them out of it because “They know better”.

How many times are we told by younger people that we adults know nothing? And maybe they are right on some things like music, fashion, technology, games and the latest dance moves. But seriously folks, when it comes to business or financial well being how could anyone in their young twenties really know anything? Fact is 99.8% know nothing. Now I could call that ignorance, but I would rather just call it plain stupid.

Stupid is when you do not know and you act as if you do. Ignorant is a condition that all of us possess in varying degrees on various different subjects. We can learn though if we allow ourselves too.

We can learn if we seek out the people who have blazed a path before us. We can learn if we put

our egos in check and open up our minds.

If you are under 30 here is a piece of advice. In fact, you do not need to be under 30, you can be any age to accept this piece of wisdom. *Never take financial or business advice from someone who is broke or poor.* If you do, you will only be taking poor and broke advice. Wow, why didn't someone tell me this earlier in my life?

Find someone who is making it happen. Find someone who is willing to teach you and tell a different story. Find someone who has the documentation.

Yeah, I went to college. In fact I went for 5 years. I majored in Engineering Physics and minored in Business, I was Student Body President, a member of a fraternity and much more. I got my B.S. degree, went out to work for a fortune five company (at the time) and quit after 5 years. I still remember the moment I told my boss's boss I was quitting. He could not believe what I was telling him. And when I told him I was going into "Network Marketing", well that was even more unbelievable to him and my fellow employees. I mean hey, give up an incredible income at the age of 27 to go do a "pyramid deal"…that is what everyone thought. Oh well. I bucked conventional wisdom and went out on my own. I won! And it came with bumps along the way. But at least I have felt ALIVE!

That was a good decision and bad decision I made many years ago. Good because I was free. Bad because I was clueless. Long story short I was involved with several companies. Each one taught me lessons that I use today.

I just wish I had been more teachable and found a mentor to work closely with me in the beginning.

But that's ok because today I enjoy an above average passive residual income, I get up when I want, work with whom I want, when I want, and

most importantly I have fun doing it. And I am not working for “the man”; I am working for my family and myself. Now that is pretty cool if you ask me.

So how do you start out on this adventure of a lifetime? If you are reading this article you have some how come across the website www.thenetworkmarketingmagazine.com or been given this article. The industry is the network marketing industry or also known as MLM. If you were given the article then follow up with whoever gave it to you. If you were referred to the website, again follow up with the person who guided you here. You can send an e-mail to the editor a good friend of mine George Madiou if you would like more information. Also if you want, you can send me an e-mail. My information will be posted below.

There are many companies in this industry called network marketing that offer tremendous opportunities to earn money by building large organizations of distributors. These companies sell everything from skin care products, nutrition supplements, to long distance, internet programs, fruit drinks, and even digital technology services. And there is more. YOU might want to do some online searching and see what appeals to you.

Network marketing is probably the most misunderstood business on this planet. It is misunderstood because most everyone who gets involved is brought in by someone who in and of themselves is clueless on how to be successful. It is sort of like the blind leading the blind. And when things don’t work out they blame the company rather then taking personal responsibility for realizing they were never trained properly and did not give it a fair chance.

Most people today want everything instantly. In fact it has always been like that. Now though, with the internet, it is even worse. We have instant fast food, instant hair color, instant rewind on our TVs, instant messaging, instant this and instant that.

Anyone who has become successful in a business or network-marketing company will tell you that success takes time

and patience. It takes the kind of personality that does not give up when the going gets tough.

Ooops, I think I might have lost some of you on that last statement. If you are the type of person who gives up real easy, then this is definitely not for you. Success in network marketing comes at a price. But compare that to being locked in a cubicle or a desk job or some other form of work for 30-40 years making just enough to get by and never really have the time or money to do what YOU really want to do. That to me is a much heavier price.

So what if you give up some of your social life for a while. So what if you turn off the TV and give up some parties for a while. What if, say after working this business for 5 years, you were making a serious 6-figure income traveling all over, speaking in front of groups of people who like you? What if the income you were making did not depend anymore on you but was a part of your organization that you set into motion years before? What if you could realize other dreams of yours now that you have time and money?

What if you now have income, time and most of all freedom? And what if you were only in your young 30's or even 40's for that matter? Beats retiring when you are in your 60's.

How would life be? If I only knew when I was in my teens what I know today! I would be retired before I was 35!

Ok, so I missed 35. But I can tell you this, and that is I am having fun, earning a serious income and I have freedom. And I do things when I want because I want to not because I have to. And when I do need to get out, drive, and once in a blue moon get caught in that thing they call bumper-to-bumper or rush hour traffic, I look around on the faces staring out of their windshields and what I see are not happy faces of people going off to work their dreams. They are the faces of people who are for the most part in a prison of their own doing. Why? Because they listened to people like themselves when they were younger.

Don’t do it! Find those that are truly successful. Seek them out and ask them what they did and how they did it. You might just save your life and maybe that of a friend.

Bill Holderby
Holderby Enterprises, Inc.
Holderby@earthlink.net

Bill Holderby, the former, self-described 'Poster child for MLM failure' has at last become a million-dollar income-earning success as a First Select National Director with InnerLight of Provo, Utah. "I am serious about this line of work I do," Bill says, "and I only seek those who are also serious!" is an example of his no-nonsense coaching approach to leadership and team building.

Bill and his wife, Monica, live in Miramar, Florida where Bill has grown his organization with InnerLight to something over 30,000 people in his 6 year involvement, earning him the distinction of being the number two distributor in the company.