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From C to CEO

Hear how this successful network marketer grew by adopting the philosophy, "Leap and the net will appear".

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I was born at the Air Force Academy in Colorado Springs, Co. on May 19th, 1972. My family was neither rich nor poor, and my parent's philosophy regarding spending money was “only the essentials”. I did not ever “need” for anything, but I remember “wanting” for much!

I was a kid with very low self-esteem and never really fit in during my school years. My grades were C- at best and my teen years were filled with uncertainty of the future. I attended Judson High School where I elected to participate in a Work-and-Go to School program. I worked two jobs and took classes until graduating in 1990. After graduation, I joined the Air National Guard; a life-changing decision that I am still thankful for today!

A C- student's start in the world

The Air National Guard made true on its promise to turn a boy into a man. This was the first chance that I had to get outside of my parent's home and explore the world through my own eyes.

> ***Basic Training taught me a much needed lesson in self-discipline that I still feel is the building blocks to success in anything and everything in life. It is what separates the people who 'want' from the people who 'achieve'.***

I was a Civil Engineer in the Guard which is a fancy title for a heavy equipment operator, rapid runway repair and a handy man for any other job on the base that needed to be done (labor-type work). It was challenging and I was grateful for the experience.

When I returned home from Basic Training, I felt more confident than ever, but still had no direction. All I had ever done in the past were Service-Industry type jobs. I was a bus-boy, waiter, bar-back and at times a bartender. Serving others was all I had ever known and I was good at it and had grown to love it. So I landed a job at a local hotel where I spent the next 2-years bartending. Then I met Andrea, my wife of today.

Desk Job or Bust

For once, I had a definite goal and that was to marry Andrea. It was an exciting, yet challenging time. I was making a meager income as a bartender and knew that I would need a more stable and profitable form of income. But what is a bartender to do?

With very little job skills, I began my search for the "Desk Job". Interview after interview I was turned away due to my lack of experience and looking back on it, probably my lack of interviewing skills as well. It felt like I was back in High School looking for a place to fit in.

I was discouraged, but not broken! I stumbled upon a "Temp-Agency" in San Antonio and went in for an interview. I had no idea what a temp-

agency was, but the sign claimed to match people with a new career and had a picture of a young man about my age sitting behind a desk and smiling. That's exactly what I was looking for!

After a few questions, the agency “fixed me up” with a job that day. I drove out to the new office in the only suit I owned and was greeted by Mr. Man-In-Charge. This guy was a “tough-as-nails”, type-A personality that I truly grew to love and respect through the years. He told me that I would have to be very strong in order to survive this job I was getting ready to take on. I was ready for the challenge.

Little did I know the job I was undertaking was that of a Bill Collector where I would be expected to contact delinquent payees by phone as well as visit their homes to collect on overdue accounts. In addition, if I chose to accept the position, I would be expected to pay the temp-agency a finders-fee for landing me the job. This was a huge decision because I didn't have enough money to pay the temp-agency. So yes, ironic as it may seem, I financed the fee on my credit card for my new career as a Bill Collector.

Lemons into Lemonade

I married my bride and the bill collecting days went surprisingly well. After 2 years of being a collector, I was promoted to Manager and was granted an office of my own to run for a major finance company. Andrea was working as a Sales Trainer for a bank and expecting our first child. We were living the American dream; or were we?

The office became more demanding and I found myself spending up to 15 hours a day working. To make matters worse, Andrea and I were living the American Nightmare of more than $50,000 in debt from poor decision making and living beyond our means. This was not what I had envisioned and I was disheartened and disappointed. Things needed to change.

The MLM Failure Re-evaluates the Industry

I was up late one night looking for a sign… a dollar sign.

> ***I remembered an industry that promised ‘freedom' in exchange for persistence.***

When I was dating my wife, her father exposed me to something called ‘network marketing'. I was 20 years old at that time and was excited about the possibility of having my own business. I gave it a try and eagerly took a position under my future father-in-law and his ‘Emerald –Level' brother-in-law. I was a miserable failure. I sponsored nobody but always believed that the idea of network marketing was a great one.

I was sinking fast in my “desk job”, had a child on the way and a wife that I promised to provide security for. The time for action was now. I found a network marketing program to join and became focused. I would work my job by day and build my business in the evening. This was a time of extreme sacrifice. I remember a year of spending hardly any time with Andrea and baby daughter, Veronica. It was difficult, but I was haunted by the fear of allowing my temporary situation to become a permanent lifestyle like so many others I had seen. I learned the industry and within a year had built a decent sales organization. Then it was time for the next test of faith.

When the Boss invites you to dinner, odds are it is not good news

My district manager was in town from Dallas and phoned me to meet him for lunch. He had never called me to meet for lunch before and knowing the finance industry, I was not excited about it. The Boss asked me questions about my life and then about my side business. How he knew that I had a business on the side is still a mystery to me, but boy, was I excited. I enthusiastically told him all about it and how well I was doing and my dreams for the future. He, in return, gave me a pink slip. I was fired.

A Time to Make a Decision with a Pink Slip in Hand

I remember driving home and feeling like the world had just ended. I had begun my side business to help supplement the income that I just found out I no longer had (more irony). I had never been fired before and this was not a good time for a first. How would I go home and tell my wife that I lost the job that supported what little we had? I was devastated. When I finally got home, after driving around for several hours, I shared the news with Andrea. We shed a few tears and then went to McDonald's to grab a bite to eat and figure out this mess. I will never forget this night. Andrea sat across the table from me and told me to “Go for it”. “You can do it,

Joel" I will work extra hours while you build this business from home for us".

> ***This was the first time in my life that I felt like someone truly and unconditionally believed in me even more than I believed in myself.***

My wife was giving me wings to fly and vowed to be supportive of me no matter what.

****My Wife and I Against The World****

I began working my business from home on a philosophy that my wife and I adopted as a family motto:

> ***"Leap and the net will appear".***

Don't get me wrong, I had my doubts, but I knew in my heart that with the support of my wife, I could make things happen.

My parents were not thrilled with my decision and I cannot say that they were supportive at the beginning. Every person wants acceptance from his or her family and my parents just did not understand that I had big dreams.

My wife and daughter attended family functions without me with suspicious looks from sisters and brother-in-laws after explaining that I had to work and couldn't attend. I felt like it was my wife and I against the world. It was like an acrobat routine. Too many people were watching not for the beauty and grace, but just waiting for the fall.

But I didn't fall. As a matter of fact, I soared. With persistence, I took my business to incredible heights. My confidence was higher than it had ever been before. We had a second child, Joel II, and it wasn't a few months after he was born that my wife quit her job to fulfill her dream of being a

full time MOM. We were traveling the world and, although we were not wealthy, money was not much of an issue.

** And They Lived Happily Ever After?!!.... **

It would take an entire book to get everything in that I need to. That is exactly why I wrote my book “C Minus to CEO”, but for this story I simply wanted to get the point across that nothing was given to me and nothing will be given to you.

> ***Every success has a price and the question always is “Are you willing to pay the price?”***

I am now reaping the rewards of the seeds that I sowed and the harvest is sweet. Andrea and I have been married for 13 years now and have 2 amazing children (Veronica, 9 and Joel, 6).

My wife has not worked for anyone in over 6 years and I have not worked for anyone in over 9 years. With a strong core of partners in my businesses, my future is looking bright… but it's not over yet.

** Today, Tomorrow a Vision**

In 1998 I was exposed to the world of the Internet. The day I “logged on” I knew that this was the vehicle I would drive to success. It just fit and I could vaguely see a way to connect my MLM experience with the technology that had become my passion. I got behind the wheel and realized that I didn't even know how to put on the seat belt.

So here I go, the C minus student who was not ‘book smart' getting my hands on everything I could find to read so that I might become a “techie”. In 2002 I sold my MLM business of 7 years to take yet another leap. To start my own company. I contacted a fellow MLMer who I knew was as crazy for the Internet as I was, Brad Harris. His vision was completely in line with mine and we were well on our way to starting an online company, Cashflowpc.com.

Again, working the familiar day and night hours and loving every minute of it, Brad and I launched Cashflowpc.com. Within a year there were over 4,000 affiliates. The company blossomed into multiple ventures and today

there are several internet & technology corporations housed through Cashflowpc.com. Throughout the expansion, new talent has been brought on to create an incredible team that is dedicated to the same vision.

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