

Where's Your Career Path Leading?

If you think you're just going to wake up one day and be financially secure, you're living a lie. Find out how to proactively live the life you've always dreamed about.

By John Fleming

We all have dreams. Some of us want to spend more time with our friends and families, others want to do more with their free time, drive nicer cars or live in fancier homes. We all want a boss who cares about our well-being, a vacation on a long-forgotten tropical island, and relief from our monthly bills, expenses and overflowing debt. And to achieve these dreams, all we have to do is work harder, longer hours. In doing so, our companies will take notice, pay us more money and everything will work out, right? Wrong.

It's a Myth

The truth is, things are not going to go our way unless we make a change. A change in the way we approach our jobs and, more importantly, the way we approach our lives. Until we take control, we're destined to live by someone else's rules, conditions and limitations.

But what kind of change? How can we revamp our financial priorities enough to secure the things we want out of life without starting over completely? We could hit it big in the stock market—capitalism at its finest. Or is it legalized gambling? The stock market is certainly ripe for making a killing, but it's just as easy to get killed. While millionaires are certainly made on Wall Street's hallowed floor every day, just as many lose their shirts. Or worse.

Maybe a shift into a different field is more sure-footed and could help increase your earning potential. All it'd take is additional schooling, and every year millions of people choose higher education as a means to improve their lives. While it's an admirable and noble pursuit, it doesn't come cheap nor does it guarantee a better job. And remember, you're trying to squeeze more hours out of your day, not fewer, so where are you going to find the time to take a class? At night, meaning you'd be seeing even less of the family you don't see enough already. The reality is most people are already too busy to go back to school.

Introducing Plan B

Feeling hopeless? Don't worry, there is a solution to your dilemma; the same dilemma shared by millions just like you who are looking for alternatives to the roads their lives have taken. It's an opportunity that has generated more than \$100 billion worldwide. Ever thought of opening your own business? Statistics suggest you have—96 percent of adults between the ages of 25 and 44 have looked into starting their own business.

In fact, 74 percent of the millionaires in America own their own businesses. And many of them had never previously owned a company. They had one universal trait that helped ignite their success, though, and that is courage. They were willing to go where few had ventured before and never let a lack of experience stand in the way of their dreams.

Their dreams, like yours, included freedom from the constant threat of unemployment, pension plans and other benefits that are being reduced or even eliminated, and corporations that are being swallowed and spit out by their own greed, taking thousands of innocent employees down with them.

So why aren't more people following the lead of these self-made millionaires and starting their own businesses? Because we are conditioned to fear change. We stay at jobs for their security, no matter how many dead ends we run into. We follow career paths that others recommend, no matter how ill-advised they may be. We buy into the myth that success is easy if we're willing to get a degree, work hard and invest wisely. It's safe, it's easy and, as you're quickly finding out, it's a lie.

Think about the power that would come with being your own boss, setting your own hours. It sounds great, doesn't it? But like a lot of your peers, you've probably found business ownership doesn't come cheaply. Unfortunately, franchise fees can range from \$20,000 to \$1 million, meaning the average franchise is not for the average person. And we haven't added insurance, employees, marketing, office space....

Plus, what you thought was a busy work-week could soon pale in comparison. Owning a business means you're working six or seven days a week, opening the store in the morning and locking its doors at night. And remember, the franchisor earns upfront fees and gets paid royalties based on gross revenue, not profit. The franchisor makes money whether you do or not.

But what if there was a way to tap into the proven success of a franchise without the high overhead, capital investment or employees? What if you could own a business that's modeled after successful companies such as Citigroup, GTE, IBM, Sprint and Amazon.com?

Each of these companies—all started by individuals like you—embodies the same techniques available to everyone interested in starting their own business. Some people call it direct selling or relationship marketing—whatever you call it, it's the latest trend in business. And it all comes down to one simple-to-learn component: word-of-mouth. Companies of all sizes have realized that it's the single most cost-effective way of bringing products to market.

Opportunity Knocks. Anyone Home?

And that's where you come in. Opportunities abound to market the products and services of existing companies through word-of-mouth for average individuals looking to turn their lives around.

As an independent contractor, your efforts help these companies save millions in advertising, millions on storefronts and millions on distribution...and they're willing to pay you handsomely for your efforts. It's a ready-made business, complete with products, services, policies and procedures, and training, all at a fraction of the investment of a standard franchise or a traditional start-up business.

It's a model that has been around for more than 50 years. Millions of people in the United States alone are already acting as independent contractors, helping generate more than \$29 billion in revenue every year.

More than \$29 billion being generated by stay-at-home moms, college students, retirees...and here's the best part: It's something you can do in your spare time. You can even do it from the comfort of your own home!

Why is business booming in the direct sales industry?

1. It's a business built on relationships, and people trust personal recommendations. If you've ever recommended a product to someone else, you've participated in a form of direct selling. Now imagine getting paid for your recommendations.
2. More and more Americans are forgoing the usual inconveniences of corporate America and creating business opportunities from their own homes, and direct selling is the perfect vehicle for such a start-up. No headquarters, no employees and most of the legwork can be done over the phone or on the computer.
3. A small initial investment and low risk generates high return and high earning potential. And most companies have, and supply access to, a proven marketing plan and strategy for finding and maintaining customers.
4. There are no boundaries to direct selling; no sales territories or restrictions, granting the direct seller full access to national and international markets.
5. Recent changes in U.S. tax law have given the home-based business owner the ability to enjoy the same kind of tax-deferred savings and benefits as corporate employees.
6. Residual income is the key to time and financial freedom. Miss a day of work? No problem—the money continues to roll in.
7. No education? No previous sales experience? No problem! Direct selling is open to absolutely everyone regardless of age, financial status, education or experience.
8. You don't succeed unless others succeed, promoting a vested interest in helping others, promoting ethical standards for conducting business so others counting on your guidance and leadership aren't harmed.

The majority of people in this industry do just that: work their business around their existing jobs, around their hobbies, around their kids, and still qualify for the incredible tax advantages of owning their own home-based business. People all over the world from all walks of life have made it their full-time career.

Making the Right Choice

Have we gotten your attention yet? Good. The next step is to choose a business that's right for what you want to accomplish. This is going to require you to spend some time investigating various companies. There are four main areas you should investigate:

1. Look for a solid, corporate-management team with stability, experience and a successful track record of running the company.
2. Look for a unique product, opportunity or service that you feel passionate about. You need to want to tell other people about your product; remember, the power driving this industry is word-of-mouth. If you don't believe in the product, how are you going to pass on its remarkable qualities to others?
3. Look for solid company financial history and results. One of the industry's biggest misconceptions is that the companies are here today, gone tomorrow. That can be the case, but there are many remarkable success stories of companies that have been thriving for decades.
4. Look for a proven system for success that you can start using immediately. Without a system, how will you learn? More importantly, how will you teach others? Think about it. If you were to buy a McDonald's franchise, you wouldn't start making the hamburgers a new way or change the French fry recipe or turn the golden arches green, would you?

In the same way, a good direct selling opportunity gives you a proven, practical success system that you can apply immediately to get your business off the ground—but, again, without the often-prohibitive start-up costs.

Spreading the Word

Once you find a company that meets your requirements, the sky becomes your limit, literally. This industry pays for productivity—the more you put in, the more you get out. It's not about working harder; it's about working smarter.

J. Paul Getty once said, "I would rather have 1 percent of the efforts of 100 men, than 100 percent of my own efforts." Sound advice from a self-made billionaire. To put it another way, imagine that you were in the business of mowing lawns. If you made \$25 per lawn, and, on a good day, could mow eight lawns, you'd be making \$200 a day. This is an example of 100 percent of your own efforts.

Now imagine that you own a lawn-mowing-referral business. You spend your time finding lawns that need to be mowed and then hire contract mowers to mow them. If you charged \$25 a lawn and paid 10 workers \$20 per lawn, and they each mowed eight lawns a day, you would profit \$5 from each yard. Every day, they, not you, would mow 80 yards, and you'd put \$400 in your pocket.

Which sounds better to you? Of course some people are going to say, "Wait a minute! That's selling! I don't know how to sell! I don't like to sell!" That's OK. Remember: This business thrives on word-of-mouth marketing. You probably already do it and don't realize it. What about that movie you saw last week? When you told your friend how good it was and that they should rush out and see it, that's word-of-mouth. Wouldn't it be nice if the movie studio sent you a check for your efforts? That's the benefit of relationship marketing. You get paid for such recommendations. It's about exposure. In direct selling, that's your job. Tell people about the products and services that you already know, use and like, and "word-of-mouth" becomes a "business."

As an independent contractor, you're encouraged to find others like yourself—people who want to own their business and get paid for their efforts; people who want out of the rat race but have found few places to turn.

It doesn't take a degree from a prestigious business school or years of experience with a Fortune 500 company. All that matters is your willingness to make a change. Change your perspective. Change your finances. Change your life. You can seize control, or wait for someone or something else to come do it for you. Until then, you'll have to be content to play politics with your office peers, see less of your family, watch someone else drive your dream car, live in your dream house and retire on their terms.

If incredibly successful companies like Citibank, IBM and Amazon.com see the power of this type of marketing, don't you think it's worth a look?

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