

The **Tipping Point** of Success



23 Interviews Highlighting How You Too Can
Achieve Personal and Business Success

C.J. Lauria

The Tipping Point of Success

**-23 Interviews Highlighting How You, Too,
Can Achieve Personal and Business Success**

C.J. Lauria

Dedicated to my favorite Entrepreneur, my son, Phillip

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INTRODUCTION

Everyone is talking about “success.” Few can define it and even fewer achieve it. *The Tipping Point of Success* makes it ever so clear how you are programmed for success and it can be yours by understanding a handful of timeless principles.

With Madison Av. ad campaigns promising the moon to people eager to spend money they don't have, many are disillusioned and still looking for that “magic pill” that will suddenly make them rich. As a Mentor to aspiring Entrepreneurs, I had to add some clarity to this issue of “success.” In this book I introduce you, the reader, to the proven strategies and methods of a couple dozen personal and business Successes.

All too often, we hear folks conclude that a program, such as for weight loss, “doesn't work.” Yet it worked for others! I have always considered there to be a convincing reason for the failure. When I finally produced my mentorship program; Mentor for life!™, I discovered that the overwhelming majority of applicants often had a warped perception of the *reality* of success. A large majority consistently place secular achievement ahead of personal development. This is what led to my exploration of the whole concept of success and how it is realized. *The Tipping Point of Success* breaks this subject into bite-sized nuggets of comprehensible ideas that, if applied, can elevate your life to one of fulfilling achievement and contentment.

It is my firm belief that the successful Entrepreneur advances first from an entrepreneurial *mindset*. In the words of Jim Rohn: “The most important question to ask on the job is not ‘What am I getting?’ but rather ‘What am I becoming?’” Regardless of our dream, our industry, our education or anything else; it's *who we are* that determines the decisions we will make and it's the decisions we make that dictate our eventuality. The best way to illustrate this fact is the typical lottery winner. Nearly all lottery winners end up in bankruptcy within five years of striking it rich. They never *became* anything but, rather, only *got*.

Have you ever contemplated the reasons for the success of some and the failures of so many more? The persistence and resolve of history's greats and the candid comments you will read in this book manifest an amusing commonality. Acknowledging this is the precursor to discovering the “success perceptions” we discuss in this book.

It wasn't until after making millions in business that I actually understood the “why.” I simply didn't understand it during my younger days. The key was to identify the actual triggers to these perceptions. What I discovered were certain traits that those who succeed all possess to some degree. It was also revealed that these qualities are not necessarily passed on genetically. It is primarily a learned behavior. That's what was so exciting about unearthing these gems. The power to accomplish something of great significance is within everyone's reach! See if you can extract the “why” yourself. Then you may be ready to advance to the “how.”

In this book I pulled from a fair cross section of the secular world in order to find universal “truths” about why some accomplish and others don’t. Thus, this book’s value is not industry-specific. It transcends the boundaries of culture, status, education or advantage. My journey has been filled with enlightenment on many levels. I have become acquainted with some very interesting people and, in the process, discovered the “how;” the “tipping point of success.”

At this juncture, I want to emphasize the definition of “success.” We’ve all heard the phrase that “money doesn’t buy happiness.” I am in complete accord. Money, however, is often a byproduct of our success. Where I believe many miss the boat is that they start with a mission to become rich. I don’t believe this is the correct motive. I heartily subscribe to the thought that we must find a way to significantly contribute to others. The product or service we seek to market must be of service to our fellow man and not in any way resemble a “shell game” to our clientele. Henceforth, the money will come.

As you read the expressions of the experts whom I interview, notice their *positive* tone. I assure you that, even offline, they believe in win/win. In fact, they *live* it. My personal feelings echo the words of the ancient proverb: “All the days of the afflicted one are bad; but the one that is good at heart has a feast constantly.” It’s simply a matter of viewing the glass as “half full” rather than “half empty.” As long as our perceptions serve us in this manner, we will enjoy abundance.

In this book you get insight into the minds of some high-profile contemporary secular successes. Both before and after my interviews with them, their “abundance mentality” was clearly evident. I suggest that, along with the following interviewees, you can and will attract what you want when you put others before yourself and pursue your wholesome desires with passion. And now; “The Tipping Point of Success.”

THE TIPPING POINT OF SUCCESS

“LIFE-LONG LEARNING - ESSENTIAL FOR SUCCESS”

C.J. Lauria: I have with me on the line, **Robert White**, renowned entrepreneur, visionary, author, coach, lecturer, and the list goes on. Mr. White has created two training industry success stories, Life Spring and ARC International, Asia’s largest training organization.

Over a million people have graduated from high-impact experiential seminars in companies that he’s founded and led. Additionally, Robert founded Woodlands Press, a publishing company that did award-winning coffee table books about our national parks, he’s visited 33 countries, spent a month in Africa on safari, rafted the Amazon and retired to a 76-acre estate with an over 15,000 square foot home in Aspen at the age of 46. And if that’s not enough, he’s met three presidents, a king, and an emperor and spent six months on the road with the late John Denver promoting environmental sustainability.

Hello Robert, it’s good to talk with you again.

Robert White: It’s always good to be with you CJ, I so admire the work that you do with entrepreneurs and investors.

C.J. Lauria: Well thank you. As you know, today we’re considering the burning question: “What was the deciding factor that made the difference in your success?” We’d all like to know what you have to say.

Robert White: Well, I'm honored to be asked and I've thought about it since you first talked to me about this project, and the answer to the question, said simply, is to become a *lifelong learner*. I learned very early in my entrepreneurial efforts that I didn't know everything that I needed to know in order to be successful, and that almost sounds like a cliché. And also, it's a bit self-serving since I am now in the training and executive coaching business. I work with people to improve their lives. So it sounds a little self-serving. You know, the late Will Rogers said, "Never ask a barber if you need hair cut." So, perhaps you should never ask me if you should engage in lifelong learning because that's what I believe in so strongly. But in the early days I remember in my 20's being exposed to the late Earl Nightingale's program, "Lead the Field," and realizing that there was a piece of

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my conventional education, and my family experience that was really severely missing. It was education about being successful. Later when I went to one of the early human potential movement seminars, it's a cliché all these years later, but 'it changed my life.' It really did.

And also, I thought about this because I made a major move at around 26 years old that has affected the rest of my life. It really was around that Nightingale program that talks about freedom, liberty and personal responsibility. So I started to get clear about who I was and what was really important to me. The answer is: I made a *decision* that I needed to learn more if I wanted to be successful in business and in life.

C.J. Lauria: Very interesting. You were in your mid 20's, so you were by no means a seasoned adult and yet you were in a position to make that life changing decision.

Robert White: I'd also had some failure and particularly a marriage that I didn't handle well, a subsequent divorce and my relationship with my young children. It was so clear to me that I didn't want the next 10 years of my life to be like the previous 10 years. In that decision that I needed to learn more about living, about life, about what I'd later labeled as my purpose, my vision, and my values. And I didn't have those words. They were part of my vocabulary at that time, but I was asking myself the question: "Why am I here?" "What's this thing really about?" "What's really important to me?" "What is the future that I want to create for myself?"

C.J. Lauria: Very nice. Well you've taken these life experiences, both outstanding and not so good. You put them together and now you're doing something, or shall I say some extraordinary work with people, helping them learn from your mistakes as well as your successes.

Robert White: I've always been fascinated with how things work and why they work. That has been a pattern in my life. And in trying to understand how things work for me, what I've discovered is not so different than most people. I'm an average guy, maybe with some extraordinary goals, but I have a big vision for my life. However, I'm a very average

person. I struggle with my weight. I haven't been always the best husband and father that I'd like to be. I haven't always been the best friend that I would like to be. But because I'm an average person, I think I can see what's going on for other people in a way that does kind of work.

C.J. Lauria: Now that's interesting you say that, but let me stop you there. I'd like to know what you just told us about your secret to success, your life changing moments. If you are that average guy that you say you are, then is it reasonable to conclude that average people all over the world can do what you did?

Robert White: That's a great question. First of all C.J., I'm 100% convinced that most people, if given the opportunity and methodology for success can, in fact, become much more successful than they ever imagined. And it's not true for everyone, you know. Sometimes people's handicap or early patterning is just too great, but in a very high percentage of situations people can go far beyond what they ever imagined. So my study in the last 20 years of my life has been to identify what actually leads to success. I've identified eight qualities that I think, when practiced, worked through and executed, lead to extraordinary success. And that's what I've dedicated this last part of my working life to do; sharing those with people and working with them to bring them into *being* in their life and enjoy the incredible gifts that I received in life.

C.J. Lauria: Thank you for sharing that. I love listening to you Robert, I always do. May I ask one bonus question here?

Robert White: Absolutely.

C.J. Lauria: Okay. I'd like to know; you must have some fears, and you don't have to share what they were necessarily, but how did you overcome the fears that could have held you back from moving forward. It must have taken a lot of courage to take the steps when you did. How did you overcome those fears?

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Robert White: Well, you know I grew up with some patterns. I had been told by the people who were important to me in my life that I was no good, I would never amount to anything, I was a big dreamer, I would never do anything and to “stop talking about these big dreams in your life.” So that's the patterning that I had. That kind of patterning, which said in a kind of pop psychology way, leads to very low self-esteem and that's been a part of me all of my life and...it's still part of my life today.

I think the big answer to your question is it's not so much around courage as it is around having a *vision* for yourself that's bigger than the fear. You know, we hear about the woman who lifts the car, the automobile, off the child who's trapped underneath. Well that's a vision that's bigger than the weight of that car: the survival of her child. I believe that what most of us need is a compelling vision. Something that is so important to us that we will dedicate every fiber of our being to accomplish that.

What that does is that pushes us through the fear, pushes us through the past negative patterning. And you know, in my [Eight Elements of Personal Effectiveness](#), the final one, and the one that I always emphasize the most, is commitment. Where commitment comes from is having something more important than something else. If something is more important than your fear, you will act. I've seen that throughout human history. We saw that in the American Revolution, we saw that in World War II, to use a couple of war metaphors. We saw that with Steve Jobs and Wozniak with Apple Computer, you know, making a computer that the average person can use was more important than all of the barriers that they had to push through to get there.

It's the power of a compelling vision. And it does help to have an accountability partner to keep you on track. But really feeling the vision in every cell of your body is the most powerful aspect of accomplishment.

C.J. Lauria: As always...I love it. Thank you very much for sharing that with us today. Our time is up, but again, it's always a pleasure talking with you. You are truly an extraordinary person. And don't ever forget it. Robert, thank you so much for your time today.

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Robert White: CJ, it's been my pleasure.

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“TODAY’S DECISIONS MANIFEST TOMORROW’S CONSEQUENCES”

C.J. Lauria: **John Abdo** is regarded worldwide as an authority on life motivation, health, fitness and athletic conditioning. As a former Olympic coach from '76 to '88 John trained numerous Olympic and world-class athletes, including Bonnie Blair, a multiple gold medal recipient. Recently inducted into the National Fitness Hall of Fame John, has appeared on thousands of television and radio shows reaching millions of households around the world. From 1985 to 1997 John produced and hosted his own weekly syndicated radio series called *Training and Nutrition 2000*. With audiences reaching over 50 million households, John established himself as one of the most visible motivational educators for legions of athletes, fitness enthusiasts and coaches nationwide. John is easy to recognize as his award-winning inventions that include the AB-Doer have exceeded 75 million dollars in media exposure. John's latest book is entitled Ultimate Sexual Health and Performance. Medical experts and readers are raving about John's knowledge to enhance and restore a person's sexual health, hormonal integrity, maintain youthfulness and boost sexual vitality at any age. At 55, John is an empowering and prolific teacher, mentor, success coach, writer, speaker and inventor who promotes a myriad of health principles for achieving success in all areas of personal and professional life. If only one word was needed to describe John Abdo it would be dynamic. Welcome John.

John Abdo: Thank you so much C.J. It's such a pleasure to be here.

C.J. Lauria: And it's a pleasure to have you. I know we have had so many good discussions and it's truly unfortunate that this interview is only 10 minutes because you have so much to share with us.

John Abdo: Well, in the short period of time that we have let's make the best of it because I'm sure that we're going to just keep this energy momentum going and going and going. What you're doing is fantastic. I'm really proud of you. I'm proud of your mission and I'm happy to make a contribution.

C.J. Lauria: Well thank you, John. So let's get started. Now we have a burning question and I know you've already been tipped off as to what that question is. I'm going to repeat it here: What was the deciding factor that made the difference in your success? Now I know that your success can be measured on a lot of different levels. You've accomplished so very much, but please talk to us for a moment on that subject.

John Abdo: It wasn't so much making the decision to become a success in life. I had made that decision. I think I was programmed with that as a little kid. I always wanted to do something beyond the norm. I wanted to stand above. I wanted to make contributions

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to mankind, but in following that course I kept saying "I want to be great," "I want to be good," "I want to have an influence on people." I want to help people and there was a part of me that was saying "I'm just not achieving my goals" and what I had to do (and I got this from my coaching experience) was I had to make a decision to stay committed to the *decision*. What that meant, not just all the physical requirements of marching yourself through life, but the mental, emotional, psychological and spiritual components that allowed me to stay on track and to kind of like put all the naysayer thoughts in my brain that were pulling me away from your goal and stay focused. So I always tell people (because I'm a coach and it's easy for me to blow the whistle and tell them when to go and when to stop): "You have to be your own coach." You have to be your own motivator, you have to be your own disciplinarian and above all you have to be your own best friend. And by assuming double roles, both player and coach, you've got the winning team.

C.J. Lauria: Very interesting. I liked that you used the word *discipline* in there. The fact is that we all have our own little fears and they can either paralyze us or we can consciously dismiss them and look beyond them in order to move forward. How did you-? If you could be a little more specific...how did you move pass your fears, insecurities, whatever?

John Abdo: Well, I recognized that I was not only my own best friend, but I had this counterpart where I was my own worst enemy. It's like one part would say "go" and the other part would say "no, no, no." I believe that part of the psychological makeup of human beings has a comparative psychological aspect and that is how we make our decisions: "Is this right?" "Is this wrong?" The more you recognize that fact, the more successful you become, like in exercise and fitness, I had to ask myself: "What is the result going to be exactly?" Because I hadn't experienced the end result, I had to train my thinking. I had to train the spirit in me to keep myself on track no matter what. And that takes discipline.

If you're in school, if you're a part of a religion, if you're part of a sports team, if you're part of a business, there are principles and there are rules and you have to abide by these rules. In today's day and age there are so many people free-floating out there thinking whatever they want to think, listening to whatever they want to listen to. It is real important to understand like food, good food is nourishment for the body. Words and thoughts could either be toxic or nourishing to your brain and to your body's chemistry. You decide what goes in your brain. You decide what goes in your heart.

C.J. Lauria: Well that is clearly an ancient truth, isn't it? Whether you're an athlete or a real estate investor, a banker, etc.; that is a universal truth.

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John Abdo: None of this stuff is new. I'm not the inventor of this. What that means is go back to the original seed that created this giant tree with this big trunk and these billions of branches and these billions of leaves, which are all manifestations of thought and if you get back to the original seed in your mind and progress from there the old aphorism: "the sky is the limit" definitely comes true to life.

C.J. Lauria: Well it sounds like you're saying that the further we go in time the more we deviate from the way we were wired, the more pitfalls we're likely to encounter.

John Abdo: Hundreds, certainly thousands of years ago those people were closer to understanding the beginning of all things than man today and the reason is because man today has filled his mind, in his cellular physiology with modern-day language. You watch TV and there are drugs being promoted. There are sicknesses being talked about. There is negativity. There is arguing. There is cheating. All these words come into the human psyche and influence us.

We have to decide like going through a physical buffet or smorgasbord whatever you grab, put on your plate and decide to put in your body, is the same analogy of our thoughts. We have to be very careful of what we say, but most importantly we have to be very careful of what we listen to and that is why they say detach yourself from all the negative surroundings. Even if you're watching TV and a negative commercial comes up or you're watching a reality show and people are screaming and arguing with one another -- turn it off. It is not good for the progression of humankind. It is not leading us towards enlightenment. It's not making us better. It's making us worse and when you recognize that and then jump back on track towards your focus, towards the big light of success, now all of a sudden you start speeding your way towards accomplishment.

C.J. Lauria: I knew it! It was just a matter of time before you picked on TV. I am not a bit surprised. Isn't it true, and particularly with the sitcoms, the stress on negativity? I think way back to *All in the Family* where comedy turned from something that was just light and something just comfortable and fun to laugh at to cutting humor and it was a focus on negative rather than positive.

John Abdo: It's all negative. People are always making fun of other people. There are people who are on TV, journalists and newscasters who got a small education, classroom only. They're making fun out of successful people. They're making fun out of people who made high achievements in life because maybe they've tripped or stumbled or whatever. Who are they to judge another person and who are they to judge another person in a medium as big as television? Television could be a fantastic thing, provided you watch the right programming and it influences us towards right.

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Back thousands of years ago they didn’t have paper. They didn’t have writing instruments. They didn’t have radio. They didn’t have TV, so people had to learn things by connecting with nature, looking at the sun, looking at the moon, understanding when the weather changes and the seasons change, all that to them was from God. We’ve lost touch with the spiritual creation, not just the beginnings, but the ever-expansion of our universe and until we get back to that, man is running off course. Who knows where we’re going, but it is guys like you and I, C.J. who have to tell people: “Hey, if you want to progress in life, if you want to be truly happy, if you want to be truly healthy, these are things you need to do and there is also a do-not list. These are things you should not do. These are things you need to stay away from.”

Again, the analogy I give, of a smorgasbord; if you’re trying to lose weight and get healthy you’re going to select all the good things at that buffet, but if you go to the ice cream bar and the pastries, the cakes and the cookies and put all junk in your body...well, then? It’s all at the same buffet. It’s what you select and actually *decide* to put into your body.

C.J. Lauria: That is cause-and-effect spoken from a healthy mind and body. John, I can’t thank you enough. I love talking with you. You have so much to share and, of course, our readers are welcome to go to your website and see all the wonderful things that you have to share. Our time is up and, again, I want to thank you so much. We’ll be talking again soon.

John Abdo: C.J., it was my extreme pleasure. I really appreciate this opportunity.

C.J. Lauria: You bet. You take care.

John Abdo: Thank you sir.

www.johnabdo.com

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“SOME OF OUR MOST NEGATIVE EXPERIENCES CALL FORTH OUR BEST”

C.J. Lauria: I have the pleasure of being with **Pat McLagan**, who is the founder of McLagan International, Inc. It’s a firm specializing in strategy execution and change management. Now, what all that means, you may understand better when we talk with Pat. Pat is a very interesting lady, she’s worked extensively with NASA during the era of the moon walks and between the moon walks and the space shuttle, she’s worked with General Electric and AT&T, as well as service organizations on six continents. She is the 15th person and second woman inducted into the Human Resource Development Hall of Fame and elected member of the International Adult and Continuing Education Hall of Fame, one of 100 distinguished University of Minnesota Human Development graduates of the 20th century and has been honored with many leadership awards, including the highest award of the 80,000 person American Society for Training and Development.

She has served on the governing boards of the American Society for Training and Development, Constructional System Association, The Minneapolis United Way and this past year on the board of directors of the Desmond Tutu Peace Foundation headquartered in New York City. Pat is the author or senior co-author of over a hundred books and articles, so many of which I am not going to be able to name with the time that we’ve got, but her writings focus on leadership change, human resources competency, self-management, learning and human resources development.

Currently, Ms. McLagan lives in Washington D.C. and has a home also in Cape Town, South Africa. She has three grown sons and three grandchildren, plays the piano, writes poetry; enjoys golf, tennis, scuba diving and being in nature, including the African bush. Some day we’ll have to talk more about scuba diving, Pat. But welcome. We are honored to have you on the line here. You’re a very interesting person. You have accomplished quite a bit over the last few decades in both your personal and professional life.

Pat McLagan: It’s a pleasure to speak with you, C.J.

C.J. Lauria: You know, we were going to dwell on one question in particular, it’s what I call the burning question, and it has to do with the deciding factor that made the difference in

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your success. So, we're just dying to hear from you. What was the deciding factor that made the difference in your success?

Pat McLagan: I think maybe there are two things. One is the time in which I grew up. It was a time when women were really beginning to come of age. I think when I was young I thought I was going to be either a nun or a teacher, or a mother or something like that. Obviously, things began to change around me in the late '40's and '50's.

Secondly, I have a problem with my leg. I was a crippled child. And I also have a very willful personality. So those two things, when I started to be bullied at school, I just decided that I was going to be smart and I was going to make my way in the world and I didn't need people around me to keep me down. So I think that kind of tenacity probably is responsible in my life.

I learned later that you can't just be an island on your own; that if you want to accomplish big things, you have to get other people working with you, and that's what I think ultimately led me into teaching and consulting.

C.J. Lauria: Very interesting. So, you developed tenacity, perhaps which emerged out of your challenges in early childhood, huh?

Pat McLagan: Well, you know, it's hard to say what gets born in you because of something that happens in a time and a place. But I think that I discovered that no matter who you are, no matter what your needs, no matter what your current power is out in the world, that you have power. That power is inside of you and you just have to bring it out. I was a girl who was a crippled kid, and people were trying to tell me that I was nobody, like kids do. And every single thing I do in my life and in my career is devoted to helping people see that they're power isn't given to them. They have it and it's up to them to bring it out themselves.

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C.J. Lauria: I can only imagine the hurt that you must have felt when people ridiculed you, bullied you, and said negative, destructive things like ‘you could never amount to much or do anything.’

Pat McLagan: I think that happens in some way to everybody. It is a calling forth of our strength, and I think that things that happen to us that are negative are actually in the long run some of the most positive things that could happen to us. I’ve interviewed a lot of executives and I’ve asked them: “What accounts for your success?” And most of the time they talk about failures and problems that came up. They allowed them to call forth a very special characteristic that they have. There’s no exception to that, actually.

C.J. Lauria: So, I guess what you’re telling our readers, is that they shouldn’t despair when they encounter adversity.

Pat McLagan: No, absolutely not. But the goal in life is not to have an adversity-free life. To have challenge is to have your tenacity called forth. It’s to empower yourself. It’s to find the things that you are uniquely bringing to the world and make them happen in the world. And you know, I feel very strongly about that. I’m concerned by what I see in society around us; that entitlement attitude that we all have to be taken care of, that we should never have problems, that if people hurt you, they should be brought to great task and consequence. You know, I think we need to be able to brush things off and see these challenges as a calling to life.

C.J. Lauria: Very interesting. You know, I’ve been acquainted with many significant people in my adult life and many have said things similar, but few have articulated it like you just have. I really appreciate that.

Pat McLagan: Well, I believe that the systems in the societies and the organizations around us don’t have accountability, you know. I don’t side with those, nor do I side with people who feel like they have no power. Maybe they’re at the bottom of the rung, and they think, “Oh, I don’t have any power so I can’t take any responsibility.”

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With power comes responsibility and with responsibility you get power. And to me, if a leader wants to have people in their organization take responsibility, they also have to open up to their powers. So those things move together, whether up or down. I hear readers saying I want those people to take on responsibility, but they don't want to give them the power and I hear people down below saying I want power, but they don't want to assume the responsibility.

C.J. Lauria: Very interesting. Now you... I know that you've worked extensively with Desmond Tutu in South Africa; do you feel that *compassion* is a necessary attribute for someone in a leadership role?

Pat McLagan: You know, absolutely. Here's the thing that I think to be behind this. First of all, we all create the world together. Nobody is an island, and secondly, our own inner world is only our own inner world. There are so many other realities. And compassion may, for the high-achievement-oriented people, it may just be a way of opening up to all those other worlds out there. And compassion for other people will be a way that they connect humanly to another individual. But I think compassion is the connection, and I'm not sure that I'm always up to snuff on living this but, I think compassion is the connection that we have with each other so that we can fully be human and also so we can fully enter into these other worlds that expand our world.

C.J. Lauria: That's truly profound.

Pat McLagan: I don't know how many billions of people we have on this planet, but each one is a little world in themselves. I scuba dive and I have realized that you know, I look out on the sea, wherever it is and other people look out on the sea and if they haven't been down underneath it, they don't even know that there's a whole other world down there.

C.J. Lauria: That's a whole different world, yes.

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Pat McLagan: It's a whole different world. So, you know, you can look out and say, oh that's the sea, it's nothing. It's a vast expanse of space, but it isn't. It's like, every person is a sea. Every person is a sea and totally unfathomable in many ways.

C.J. Lauria: Well, I must say what I really regretted having to say: "Our time has arrived." So, we have no more time, but I must say that it has been a true pleasure to listen to you. You have made several very profound statements and I hope that our readers do go back and read this over and over again because it truly can help them to cross that threshold into success both personally as well as secularly. Pat McLagan, thank you so much for taking the time to be with us today.

Pat McLagan: Thank you, C.J.

www.mclaganint.com

C.J. Lauria: Hello, again. This is C.J. Lauria and the next person that I have to introduce is **Sam Bousfield**, inventor of the Switchblade flying car and CEO of startup Samson Aircraft. Multiple patent holder, Sam has been featured in a cover story for Popular Mechanics entitled “Beyond the flying car”. While many have dreamed the dream Sam is building and testing it surpassing 100 miles per hour on the ground, a feat that has not been accomplished by any other flying car in history. He is here to prove that green can be sexy... and fast too. Sam is building a company as well as a flying car and has aspirations to revolutionize travel through the company’s cutting-edge vehicles and efficient engines. While the Switchblade is still in prototype phase Samson is lining up preorders approaching their first year of production quotas. I know that Sam has been featured on the front cover of the January 2011 issue of Popular Mechanics and I know this is one milestone for him in his dream. Most people have known Sam as an architect. He is licensed in the State of California, has been practicing for over 30 years. Others may know Sam as a scout master for Boy Scouts of America which he did for over 10 years, but Sam had a dream and it had to do with aviation and so I am proud to introduce Sam Bousfield to you today. Hello Sam. Are you with us?

Sam Bousfield: Yes, I am. Hi C.J.

C.J. Lauria: Welcome. Glad to have you on the line and I know that you’re very excited. It has been real momentous for you to have this recognition now by Popular Mechanics and I know that things are moving forward for you on your invention. There is a lot of talk about this new revolutionary new flying car that you’ve got. Want to tell us a little bit about it?

Sam Bousfield: Well sure. The car, the vehicle itself both drives and flies. It is something that you would take from your garage, drive it to the airport, swing the wings out, take off, land at another airport close to where you want to go (there are airports usually within 15 minutes of where most people live or work) and then swing the wings back in and continue driving right to the door where you want to be.

C.J. Lauria: It sounds a bit like *The Jetsons*.

Sam Bousfield: It is. And it is right here! It is something that is very doable at this point.

C.J. Lauria: Wow. That’s very exciting. Of course you know the purpose of this interview was to answer the burning question: “What was the deciding factor that made the difference in your success?” And I know for you, why, you had your day job already. This was just

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a dream which, for most people, would be considered a “hobby.” Tell us a little bit about the deciding factor that made the difference in your success.

Sam Bousfield: Well, actually, I would probably split it into two. But there is one main one and that is just, and it sounds simple, but it is the *decision* to do it. For me, I had a day job. I had a means to survive, provide for my family ...even have some fun. Architecture is a nice job. You’re creating. You’re artistic. You’re solving problems. But I had to look at it: “Is this the best that I could do?” “Is this my best use to the world?” To myself, when I was looking at it, I realized: “No, I can do more.” “I can do something better than what I’m doing,” and so I looked for those things which I felt were the best use of my skills, my abilities and my interests. I found this area and said: “This is something I know I can do that will help out. I’m going to do this.” That decision was the biggest factor. Now you have to follow that with the *persistence* to see it through, no matter what, and treat that decision as a commitment. Then you just have to continue to keep it alive and growing. I do it by making it a game and that also helps me keep my sense of humor throughout the process because sometimes you’re getting into something that no one has done before successfully or it is a new area and there are ups and downs. It really helps to have a sense of humor.

C.J. Lauria: I’m trying to understand this. You say: “make it a game.” Now that has got me intrigued. Can you elaborate on that?

Sam Bousfield: “Make it a game” would be like it’s not drudgery. It’s not something you have to do. A game is a known goal that you have to achieve along with some sort of barriers to achieving it. Otherwise, there is no game involved. It would be: “Just walk over and pick up the cherry.” But if you have to jump over a fence and you know that there is a guy guarding the fence, you have to dodge the guy and get passed him. It’s sort of like basketball. That is a game. So when I look at what I’m doing I just treat it as a game and say “Okay this guy doesn’t want to say ‘yes’ and he is a government person. He doesn’t want to say ‘yes.’ Well let’s see. Okay, how can I make that a ‘yes?’ How can I get around it? How can I do this?” And if you treat it as a game, then you don’t say: “I can’t win; I’m not going to get there.”

C.J. Lauria: Yeah, interesting. I’ve known you for several years and that is one thing I have noticed about you. You’re a very patient person and you don’t lose your focus. I admire that about you. I imagine making it a game has helped you to surmount some of the hurdles that you have encountered when you get the naysayer or, again, the occasional government official that says: “No, it can’t be done.”

Sam Bousfield: It is. There is also another thing; creating a team. Because as an individual I can be as powerful as I can be, but if you hook up three or four people together that team

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becomes much more powerful than the sum of the individuals. You can feed off each other. You can count on each other and things happen in a lot bigger ways when you do that.

I used the *Switchblade* which is a really attractive vehicle, sexy. It has lots of people- it captures people's imaginations. I use that to attract talent. The CFO from EarthLink, from its startup to its first public offering is my CFO. One of the past presidents of Cessna is on my advisory board. I'm smart enough to attract these guys and get them directed, but I also let them contribute their skills and I don't get in their way. They're very good at what they do and I basically set them on the roads, make sure that the roads are pointed towards the goal, and say: "Have at it guys!"

C.J. Lauria: Interesting. Well you and a number of other effective people in history have been very skillful at using experts in their respective fields to do what they do best...not trying to wear all the hats themselves. Covey calls it "synergy."

Sam Bousfield: Yeah, I think that the worst trap an executive can get into is allowing oneself to get overloaded by not delegating. Some people just try to hold onto too much of the decision making and they create a bottleneck for the company. There is only so much one person can do, so you have to be able to pick good people, give them authority enough to do their jobs and then back up and just make sure the job gets done. That is, to me, how an executive can get out of that trap.

C.J. Lauria: Very interesting. I know this isn't exactly on focus here, but I know that our readers want to know. When is the first model coming off the production line?

Sam Bousfield: Well we are rolling up on our goal of providing all the funding that is needed and, as soon as that is in, it's a six-month window to produce the flying car and get it tested. Now that we have our ground prototype tested we need the flying car built and tested and that should be later in summer, 2011.

C.J. Lauria: Do you ever visualize having your name go down in history like the Wright brothers?

Sam Bousfield: It's kind of fun to fantasize on different things. To me if you don't set big goals and have big aspirations you won't even make small goals or little aspirations because you have to shoot way up there just to make it part way. You have to dream big to make it in anything. Mostly I feel that if I set a goal out there and let people have at it and then really work hard myself towards that goal then it's the *team* win. It is the team victory. It is the team success, if you will, and that is much more valuable to me than personal success even though when I'm interviewed it is always "Sam Bousfield, inventor of...." The interviewers and TV shows like to have me on the show, but I represent the team. I

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represent everybody else who has helped me make it happen and without them it wouldn't have happened and that has to be recognized.

C.J. Lauria: Well I'm sure down the road for many years to come, many, many people will be glad that you finally decided to do this. Sam, it has been a pleasure. Thank you very much for taking the time to interview with me today and, again, we do appreciate it. We look forward to seeing the fruits of your labors very soon.

Sam Bousfield: Well thank you very much.

C.J. Lauria: Have a great day.

www.samsonmotorworks.com

C.J. Lauria: **Jeff Olson** is a two-time Olympian, three-time National Champion and Pan American Gold Medalist. He’s co-founder and President of Well-Nourished Worldwide, whose mission is to deliver a standard in medicine, health and human performance. Jeff is a public speaker and is a leader in the area of food, diet, and nutrition. He’s co-Founder of the Metro Denver Health and Wellness Commission, he serves on the board of Can Do Multiple Sclerosis and Turn the Tide Foundation. He’s a legacy chair of Denver’s pursuit of a Denver Winter Olympics Games. I know, Jeff, you were an Olympian Downhill Skier in ’88 in Calgary, ’92 in France, and ’94 in Lillehammer. I’ve seen some video of you and it’s rather impressive. Welcome.

Jeff Olson: Thank you very much, C.J. It’s good to be here.

C.J. Lauria: You know, you make the statement, “It’s what makes people come alive that often challenges the status quo. Our job is to be unreasonable with head and heart and help people realize higher ground.” I find that to be a rather profound statement and I’m hoping when we deal with our burning question today that we can explore this a little deeper.

Jeff Olson: Be happy to.

C.J. Lauria: You know, you are sought after as a national speaker, consultant, and coach, and people certainly look to you as a success. I know to train as an Olympian is tremendously rigorous and it takes a tremendous amount of tenacity and determination. You have already enjoyed some success. We’re dealing with the burning question today: “What was the deciding factor that made the difference in your success?” Why don’t you share that with us?

Jeff Olson: Well, if I can go back into my youth, from the moment I can remember, I had always internally inside me, a certain “joy found in effort,” which is a line taken out of the Olympic Charter. That joy that I had as a young kid in sports was my inner anchor, it was my “true north,” you know? The truth needs to be said, however, and you know we athletes experience that joy through the act of doing our sport. For me, I had this

unrelenting joy found in effort for all sports, but I settled into my particular sport of downhill skiing and alpine skiing for various different reasons. The central thing that drove me my whole athletic career was what Daniel Coyle actually described in his book, The Talent Code. It's called a “rage to master.” I had never been able to put into words what I had as a young kid for my sport, ski racing, and it was a *rage to master* my craft. He talks about it in his book. If parents are wondering if their child has a rage to master or not, they need to recognize that it will be readily apparent. I was always driven inside from some force within. It was continually fueled by an unrelenting joy found in the effort of actually just doing the sport itself.

When I retired, you know, I had a certain searching that went on after leaving a life's work, an identity crisis. Yet I really applied that principle into seeking. I guess the one thing I give myself credit for after I retired is that I got on with it.

I just kept my head down and kept seeking that feeling again. I'll never replicate the same feeling of going 80 mph down a hill, but that joy found in effort I was able to find in other areas of my life. So that was always a very good marker for me to gauge if I was doing something that I was here to do and that's how I determined the line of work I am engaged in today. That rang true for me because I felt I had found an authentic home and a way to align my sort of essence with my expression out in the world.

C.J. Lauria: Of course, you are in the health industry now and this is certainly tied in to good nutrition. You know, you made a statement here. You said, “Rage to master my craft fueled by unrelenting joy.” And I have to laugh because we usually don't couple those two words together, “rage” and “joy.”

Jeff Olson: Well, yeah. The context of rage, you know, is a terminology that maybe doesn't work. Daniel Coyle coined the term, and when I read it, I just recognized a certain thing inside me that was unquenchable, you know, just a relentless desire to master a craft.

C.J. Lauria: Well then, could we rephrase that? To understand better, could we rephrase it with: “a relentless pursuit” or “aggressively pursuing something that gives us fulfillment?”

Jeff Olson: Sure. Certainly joy is a facet of fulfillment and I think that’s well said.

C.J. Lauria: Excellent. So you pursued your dream.

Jeff Olson: I certainly did as a young kid. I always had a dream and was very clear in it. Along with my friends growing up, when an adult asked: “What do you want to do when you grow up?” I always knew what I wanted to do till I retired. And then I got cast off into the deep blue sea without an anchor. I had lost my anchor and I bobbed around for about 10 years trying to find my way back to a line of work that resonated with me. So I dabbled in the financial industry, I dabbled in the technology industry, the dotcom’s came along and I did some startups and we “made a lot of money, lost a lot of money and built a lot of character,” as my mom said. Through that whole journey, I was just seeking to try to find a professional groove, so to speak, after retiring from professional athletics.

C.J. Lauria: Very interesting, Jeff. Well, I have to assume that you, like every other human on this planet, had some fears to overcome. And if you’re going to pursue something with such passion, like you say you did, you must have encountered some negative input. That could have been in the form of your own fears or negativity from external sources. How did you overcome these?

Jeff Olson: Well, I grew up with a lot of critics. My critics were just telling me to “give up my dream and go to college” and you know, “you’re not good enough,” and I sort of always had a chip on my shoulder for critics. One of my conversations in my mind was: “I will show you you’re wrong.” So getting into the sport of downhill skiing, with the speed and the danger, you know, fear is a central player in that theater. But I think, certainly overcoming fear is a tremendous adrenaline rush in a physical sense, certainly in sports, particularly in downhill skiing.

Well, I didn’t start out racing the World Cup. I started out as a young knucklehead in Montana, playing and jumping off jumps and going over moguls and cruising around the mountain with my friends. Through that evolution it was the whole Malcolm Gladwell

10,000 hours. It was just doing the mileage, doing the work, and putting in the hours. And over time, the compounding effect of all of that is a mastery of your craft and you get to step up into levels of your sport and the speed gets greater and so forth.

So it's not unlike business in that the zeroes get bigger so at the end of the day you go back to what you control, which are the fundamentals. In the execution of a particular race, standing in the starting gate, you focus on what you can do and execute. So going back to those very simple lessons as a kid, I think the greatest way to overcome fear is *action*. The greatest way to overcome fear is doing the work. The greatest way to overcome fear is getting on the court and hitting the tennis ball over and over and over.

C.J. Lauria: Truly.

Jeff Olson: The paralysis of analysis is alive and well and the best way to get on with it and get over it is to work through it.

C.J. Lauria: I had to ask. After tearing my ACL on a ski jump three years ago, I've gone back to skiing again, though I think my jumping days may be over. But it's interesting, though, to hear you talk about your craft. At one time it was your event as an Olympian. Frankly, it sounds like you carried that same mindset over into your business, family life and so on. Is that correct?

Jeff Olson: I certainly like to think so. I mean, I certainly experienced a lot of the same feelings in a different manner professionally in business. You know, one of the things that I get paid to do now is to just help people break through whatever it is that holds them back. And generally, you know, it's wrapped around uncertainty, wrapped around fear, wrapped around that mental game. We're all athletes in this game called life. And so, I get paid to help people sort of break through to higher ground in that sense. So I certainly apply what I've learned as an athlete and how I broke through my fears to mentor and coach people today.

C.J. Lauria: Well, I have to agree with you there. Mentorship is really the key to breaking through uncharted waters.

Jeff Olson: Oh yeah! You remember the teachers and coaches in your lives and the simple little things that they said. I go back to them over and over again.

C.J. Lauria: Certainly. Well, I hate to say it, but our time is up. I do want to thank you very much for you time today, Jeff. Thank you for sharing your thoughts on the tipping point of success.

Jeff Olson: All right. Thanks so much, C.J.

C.J. Lauria: You take care.

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THE TIPPING POINT OF SUCCESS

“FREEDOM REALIZED BY REWRITING THE RULES”

C.J. Lauria: **Lance Heft** was an ordinary blue collar small town boy who has taken his life to extraordinary places and has transformed himself into a highly successful entrepreneur and author. Now he dedicates his life to showing others a way to those extraordinary places. His book “Your Turn to Win – The Straight Road to the Life You Desire” guides others showing them how to find their passion and to put their passion to work in their lives. Today, as a highly successful entrepreneur, Lance owns several companies. He’s President and CEO of International Tube Inc., President of Chester Springs Design Group, President of Exult Life Media, he’s on the board of Accumetrics Ltd., is a member of the Society of Industry Leaders, a premier global network of industry professionals and thought leaders. Lance Heft acts as a consultant for small businesses and Fortune 100 companies.

His life work and his business ventures are, and always have been, geared toward helping his clients achieve their personal and business goals, transforming their lives and that of their families and friends. He is noted to say: “The greatest gift we can give to others is not to walk in front of them, not to follow behind, but to walk beside them, sharing our wisdom and experience.” These are Lance Heft’s words and he lives by them. As a life strategist, Lance demonstrates how people can find their passion, fulfill their potential, and create their own destiny.

So you can see then why I wanted to interview Lance today. Currently, he’s about to release a series of PBS shows on over 350 TV stations which he is hosting and funding in which he includes interviews with Richard Branson, Kathy Griffin and other very notable contributors.

C.J. Lauria: Welcome, Lance.

Lance Heft: Thanks, C.J.

C.J. Lauria: Glad to have you in this interview and I appreciate your time in commenting on our burning question. You had a chance to think about it, so here it is again. What was the deciding factor that made the difference in your success?

Lance Heft: Well, I think the number one thing that happened with me at a young age was I learned that business and life had too many rules. You go to school, they teach you “sit down, shut up and study.” And if you go to college it’s the same. You go to a job it’s the same. What I always found for myself was the more rules that were around me, the more rules I chose to rewrite. And that would be the #1 thing I could say that kept hold of me to success. I’ve been successful for a long time.

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I’ve owned a number of businesses, some of which you mentioned, I owned a few more than that and the number one burning desire in my *heart* was to always do well and do better. I was lucky enough to come from a blue-collar background where hard work was not only known but expected. My mother was a secretary and my father was a steel worker in the steel industry in Pennsylvania. What I learned from this was hard work is just one aspect of a successful life but understanding that you don’t need to consistently have a job or consistently be dictated to in order to be successful. That’s the number one thing that I’ve learned.

So what I started doing at a very young age was kind of recreating the life that I wanted or creating the life that I wanted, not the one that was dictated for me. My father always said to me ‘you’ll do really well in the steel mill.’ And he said that from the time I was seven, kind of funny, to the time when I really told him I had no interest in working in the mill, my response from about age eight was “I may do really well in the steel mill but if I’m in the steel mill I’m going to own it!” So that’s kind of how I always thought in life, you know. It wasn’t a matter of what I’m going to do, it’s what I’m going to own, what I’m going to be in charge of.

C.J. Lauria: Sounds like you were already rewriting the rules.

Lance Heft: I was pretty young. Let me tell you. It was probably pretty hard on my parents, quite honestly.

C.J. Lauria: I believe it.

Lance Heft: I know I was hard on my teachers; that’s for sure.

C.J. Lauria: Sure, sure. Well they fit into a mold, didn’t they?

Lance Heft: Oh yeah, of course. Yes. My parents are in their 50s, they were born in the 50s and back then you grow up, you get married at 18, you have two or three kids, you buy a house, you work your whole life and hopefully one day your retirement will still be there.... which, unfortunately, did not happen for my father. The steel company that he worked for went bankrupt and he lost the majority of his pension.

C.J. Lauria: Very sad.

Lance Heft: Yeah it’s very sad. But fortunately enough for him, I had done well enough to be there for him. So, you know, that’s the secret. The secret for me, I think, is rewriting rules and persevering because every time you chart new territories, you have to persevere. You know Louis and Clark. Think about them. They had no map. They went out and just

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walked across the country until they found what they needed to find, they charted their own territory and created the *real* map.

C.J. Lauria: It seems that when you’re pioneering a new trail, you really don’t get any affirmation from your peers, do you? Ha ha!

Lance Heft: You get nothing, you know. You get rejected.

C.J. Lauria: Sure.

Lance Heft: Affirmation, forget about it. You don’t get any affirmation. You get; “Why are you doing this?” “You’re going to fail and you’re not going to be successful.” “Go get a job and take care of your family.”...and that never worked for me.

Sure. There were plenty of times where I didn’t do as well as I thought I would do but I never considered anything in my life to be a failure. I owned a company one time that might have cost me probably close to half a million dollars in losses but I was able to take those losses, take the knowledge that I gained from that, put all of it into another venture, and make a few million from it. So was that a failure? I think not.

C.J. Lauria: Not at all.

Lance Heft: Not at all.

C.J. Lauria: You know what I call it, an “opportunity cost.”

Lance Heft: Opportunity cost, or I would call it an “education.” You know some people go to Harvard? I went to *life*!

C.J. Lauria: You know, I have to ask you. You lived a very, well...very simply speaking, your life fit into a mold. Everybody in your neighborhood was probably living a very similar life, with very similar paradigms...and you had to break free.

Lance Heft: Four people, four people on my street worked with my father in the steel mill.

C.J. Lauria: See there you go.

Lance Heft: Yeah, very much so.

C.J. Lauria: Now obviously, in order to rewrite the rules it took some courage. I’d like to ask you: How did you find this courage? How did you overcome your natural fear of breaking out of the mold?

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Lance Heft: Well I can tell you. Quite honestly I remember this as a child. My friends were reading comic books and I was reading books by Tony Robbins and motivational books...books to better myself and I was reading psychology books and business books. When I was a kid Jack Welch was just starting with GE; you know his first books came out. I read all of Jack Welch's books. I read every business book you could ever get your hands on. It was funny because as a child I'd be on the school bus and these kids were reading comic books and I'm reading Peter Drucker.

C.J. Lauria: That's funny.

Lance Heft: This is a child; this is a child doing it! So overcoming fear for me never was an issue. Overcoming fear; I guess you'd have to say how did I do it? I just educated myself.

C.J. Lauria: And it sounds like you were following your passion, nothing was going to deter you.

Lance Heft: No. Nothing ever deterred me. I had a lawn mowing business at probably, let's see, I was in seventh grade, and I had a couple of people who worked for me. By the time I graduated high school I owned a painting company and, I'm not a jock by any stretch, but all the big jocks from the football team worked for me as painters painting people's houses in the neighborhood. I didn't let anything deter me. I had a goal. I did a plan. I wrote it out and did it.

C.J. Lauria: Very profound. I just love to listen to you talk about this. Tell us a little bit about your TV series coming up.

Lance Heft: My TV show, it's a great show. I actually called it "Inspiration with Lance Heft" and let me tell you what's great about it. I go and interview people who inspired me. So can you imagine a kid that read Jack Welch's book sitting with him in New York City with him and his wife, Susie, and interviewing him? Now my mother worked for Jack Welch, not him specifically, she worked for General Electric. So there's a funny situation. When I called her and said mom, you'll never believe this. I got an interview with Jack Welch. She said I've never been so proud of you in my life. And I think about every other accomplishment I ever had but she was so in awe of him that that's what made her the most proud...which I think is funny.

So my show is about people who inspired me and these (some, most of them or a lot of them) are everyday people...people who own restaurants, people who own companies, people who I see in my daily life who I'm inspired by. There was JR Martinez; he was an Iraqi War Veteran. He basically came back with 90% of his body burned and one of the most amazing interviews that I think that I ever experienced. There's Richard Branson, you know, a complete maverick in business and great trendsetter.

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- C.J. Lauria: I know that our readers are going to be looking for this. This is airing when?
- Lance Heft: It will be in the fall of 2011 on most PBS stations across the country, probably almost 355 stations.
- C.J. Lauria: Well we will be looking for it. Unfortunately, I regret to say that our time is up but it has been a real pleasure, Lance. Thank you so much for taking the time with us and we'll be looking for your new show. Tell us the name of it again?
- Lance Heft: Inspiration with Lance Heft on PBS.
- C.J. Lauria: Excellent. Lance, thank you so much.
- Lance Heft: Thanks, C.J.
- C.J. Lauria: Take care, Buddy.
- Lance Heft: Bye, bye

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“AWAKEN TO YOUR INTENTION, ATTENTION AND ATTITUDE”

C.J. Lauria: **Dr. Joel and Michelle Levey** are founders of WisdomatWork.com. They work with organizations and communities around the globe to inspire people to deepen the wisdom, wonder, compassion, resilience and creativity they bring to life, work and relationship. They have been advisors to business leaders and teams in over 200 leading organizations around the globe, some include NASA, the World Bank, HP, Intel, Google and so many more U.S. Navy, Army Special Forces, West Point Military Academy, MIT, to name a few. Dr. Levey has used his three degrees in psychology to help leaders and staff from hundreds of medical centers and organizations, including the U.S. Surgeon General’s Office to improve and serves as clinical faculty at the University of Minnesota Medical School. Dr. Levey, along with his wife Michelle, have designed and directed advanced biocybernautic training for the U.S. Army Green Berets’ acclaimed “Ultimate Warrior” training program described by West Point leaders as “the most exquisite orchestration of human technology that we have ever seen.”

The founders of the Esalen Institute praised his work saying, “...was the most extensive and advanced leadership development program to be offered in modern times.” Nobel Lauriat, the Dalai Lama, an advisor and support on a number of Levey’s projects, encouraged them in their work saying in a letter to them, “You are presently engaged in work that has great prospects for bringing the inner sciences and technologies of human development and transformation to a very wide section of people who may not, under ordinary circumstances, come into contact with these teachings.”

Their work has also been praised by a host of notable world leaders. The Levey’s are based out of Seattle, as well as, North Kohala on the Northern tip of the big island of Hawaii. Dr. Joel and Michelle Levey have also served as personal advisors for many senior business leaders, coaches for Olympic Gold Medalists and record holding world-class athletes, and their published works have been translated into 9 languages.

So we are truly privileged to have today, Dr. Levey. Welcome, Joel. Thank you for spending some time with us today.

Dr. Joel Levey: Thank you C.J. It’s a pleasure to be here with you.

C.J. Lauria: Well I always enjoy talking with you, and I must add to that long list. I actually had to condense quite a bit of your professional accomplishments. I know you to be an all around genuine, good-hearted soul. And that’s something that has me most impressed, quite frankly.

Dr. Joel Levey: Thank you. I certainly aspire in that direction and, as you well know, it’s all about continuous learning.

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C.J. Lauria: Funny you should say that, we’re going to continue right now. You know, I tipped you off about this burning question we were going to answer today, and that is: “What was the deciding factor that made the difference in your success?” And you could comment either on a personal level or for both you and your wife because you’ve been partners in your work for what, about 35 years?

Dr. Joel Levey: Yes.

C.J. Lauria: So, please tell us, what might have been the tipping point for you?

Dr. Joel Levey: There’s a quality of mind, motivation, intention, that is referred to as the *awakening mind*. This is best defined as an intense dedication to awakening to my own true nature and highest potentials in order to inspire and facilitate that same awakening within the lives of others. I sense that this motivation is essentially an aligning of my personal highest aspirations, with the deepest intentions of the creative universe. This quality of motivation as it has awakened and deepened in my life has been the key to my deepest realizations and most meaningful successes.

C.J. Lauria: Interesting. Please elaborate.

Dr. Joel Levey: You could imagine a continuum of personal growth that goes from overcoming a sense of being victimized to a sense of self-mastery, to a greater sense of connection with and responsibility for all living beings. As this wisdom deepens, it expands to a sense of reverential relationship with the deeper forces at work in this largely mysterious universe in which we live. Finally, it ripens into a *humility* that seeks to learn & discern the full dimensionality of our humanity and our potentials in life. For me, I’ve had a passion for learning my whole life that has led me to grow and seek out many extraordinary mentors who have continually opened my heart, opened my mind and opened the field of my understanding to realize that there are many more dimensions to my true being than I may have known at an earlier age. I’ve come to understand that each of us is like an island that keeps looking deeper into itself, discovering just how deep its true dimensions reach below the surface levels that are so easy to identify with. This *understanding* has inspired me to seek to understand the true depths and full dimensions of my self. So, there’s this intense passion to realize my true nature and my highest potentials and to develop my capacity to guide and inspire others in realizing these potentials within their own lives.

C.J. Lauria: So you would not have arrived at this awareness had you not had a passion for learning and perhaps the humility to acknowledge that, ‘hey, there’s a lot more that I don’t know.’

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Dr. Joel Levey: It's a whole gestalt, C.J. It's a passion for learning that led me to seek out and draw to me in my life extraordinary mentors, hundreds of them really, who I was able to work with so closely. These in turn helped me develop a deeper relationship with my own inner teacher, my own inner guidance and that awakened me to a deeper sense of faith, trust and confidence. That has given me the discipline to pursue the path of learning that I've been on for the last 45 years in a very conscious and intentional way. So, it's the whole gestalt between the thirst for learning, the mentors, the discovery of my own inner innate intelligence and the guidance and discipline that emerge from this understanding.

C.J. Lauria: Very interesting. So the *discipline* causes you to stay on course with your commitment, to take responsibility and to act on what you discover, correct?

Dr. Joel Levey: Exactly.

C.J. Lauria: Interesting. Now, it takes courage to discipline oneself and really take action and take responsibility. Everyone in their own way has some form of a fear and we know fear can be paralyzing. It can prevent someone from moving forward. How did you overcome your fears, specifically?

Dr. Joel Levey: You know, I can certainly remember having quite a bit of anxiety and fear with regards to pursuing this path or especially with regards to stepping out into the role of a teacher or a mentor or a guide for others in this work and what has really helped me get through that in the most effective way is realizing that what I have to offer is more important than how I might look or my degree of successfulness or whatever I may do. In a sense, delivering the goods is more important than my self-image or my ego in the whole process. So, having been fortunate to do the research that I have, the study, to be with the mentors that I've had, many of whom are no longer alive, in many ways I'm representative of those fields of wisdom and knowledge and understanding those traditions. It's important for me to be able to find skillful ways to translate that so that it's relevant for entrepreneurs or school children or people who live in red states or blue states or who are highly educated or not. You know, just the wish to help people is more important, honestly, than whether I'm afraid or not.

C.J. Lauria: Very, very interesting. That's really quite profound.

Dr. Joel Levey: Indeed, it is.

C.J. Lauria: Well, I was impressed about the fact that you overcame negative impulses along the way and it caused you to forge ahead, regardless. You had a clear focus of what you

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wanted to do. Is it possible that your having the right motives, the right intent, the right focus is part of the reason for your success?

Dr. Joel Levey: Absolutely. I think the three primary elements as I see it that we need to manage, work with and combine in the optimal way to be successful in our lives is to really clarify, tune and refine our *intention*. We need to master the quality of our *attention*. We need to be aware of and continually adjust and tune our *attitude*. And for me, it's a constant process of trying to be mindful of all of those qualities and turn them for optimal health, performance and impact on others.

In the research we've done with thousands of people as we've taught over the years, when we say: "What percentage of the time are you performing at peak levels or optimal levels?" the general answer to that will only be like five to maybe 10% or 12% of the time. There is so much room for increasing the capacity that I have and that others have. And when Michelle and I ask in our work: "What percentage of the moments in your life do you really show up for that you're really present and listening and attentive to what's going on?" Most people, as they start to understand what being present and mindful really means, will admit they are really only present a half-a-percent of the time. This means that most of us have a huge opportunity to wake up to our lives and to live our lives more fully. Understanding this, many people we work with realize that showing up for only ten percent of their life is not good enough. In my own life, I'm continually trying to wake up more fully, to be more present, to deepen my wisdom, and to keep moving towards zones of higher and higher performance and understanding. This means understanding the mechanisms of the practices and the processes that not only work for myself, but that may serve to help others to achieve higher levels of health, success and happiness.

C.J. Lauria: Well I certainly appreciate your comments on this. Thank you so much. Really, I think it's particularly encouraging to our readers to see that even with all the work that you've done, that for you, too, it is a continual process...all this monitoring and adjusting of your own attitudes...that we never achieve that point where we never have to be concerned about that.

Dr. Joel Levey: When you examine the research on happiness, you'll discover that a person's happiness is determined by three elements: environment, genetics, and intentional activities. The first two are determined by our DNA, parenting, and the environment of our childhood. That relates to nature and nurture. These account for about sixty percent of our ability to be happy in our lives. The third factor has to do with intentional activities, which are those things in our lives that we choose to do, to be, or to have. These determine the other 40 percent of our happiness – which is therefore *very much within our control*.

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And if you look at much of the research on the correlations between wealth and happiness, it's clear that having a lot of money doesn't necessarily make people happy. Financial wealth only accounts for one percent of the happiness reported by people in most of the surveys. In our lives and work I think it's deeply important that people understand the true elements of happiness and success in our lives are largely determined by the depth of our awareness, and the clarity of our purpose and choices.

C.J. Lauria: From my perspective, it has been my experience that the money tends to be a byproduct that comes along with success in achieving higher goals. You know?

Dr. Joel Levey: Yes.

C.J. Lauria: Thank you so much. Unfortunately, our time is up. But I am very grateful to have gotten your thoughts on this question and I know that it's going to impact a lot of lives. Again, thank you, Joel.

Dr. Joel Levey: Thank you, C.J.

www.wisdomatwork.com

C.J. Lauria: **Pedro Adao** is managing partner at Apex Real Estate Investments and guides the firm's investment and operational platforms. Mr. Adao serves as senior underwriter and oversees the rehabilitation and sale of assets at Apex. He currently holds his Series 6 and Series 77 securities license in financial planning and is also a licensed real estate broker in the state of California. After years working in various sales and management jobs he began pursuing his passion for investment real estate. Pedro has purchased, rehabilitated and sold hundreds of real estate assets locally as well as across the United States. Presently, Pedro has just launched an institutional sized single family residential investment program that aims to have well over \$100,000,000.00 in equities in the next 18 months. So when it comes to real estate investments we'd have to say that Pedro knows the ropes. Hi Pedro. Good to talk to you.

Pedro Adao: Hey C.J., good to talk to you as well...pleasure.

C.J. Lauria: Well it's always a pleasure to talk with you. I know we have had some philosophical discussions in the past and I know that you are a person of great integrity, but I also know that this burning question we're dwelling on in the book here, is something that you're going to give me an honest answer to. So here it goes: What was the deciding factor that made the difference in your success?

Pedro Adao: That is a great question, C.J., and I'm very much looking forward to reading the answers of the other people involved in this. I think it's a great project and while there are, I'm sure, many things I could point to if I had to boil it down to one predominate point it, would be that coming to a *decision* on what I would do with my opportunities. We're living in very exciting times right now where there is so much opportunity in many industries. Real estate, of course, is the one I've chosen. But there is also green technology and there are so many emerging industries right now with so much opportunity. I would say my getting a clear *understanding* about what my unique skill set, my unique gifts and talents, my unique position is and then seeking to work with opportunities that allowed me to be an expert, allowed me to have an advantage over other market participants. This is because I was doing something that I was very uniquely skilled, qualified and able to do. I would say that has served me very, very, well.

It came through a painful lesson of trying to work in areas where I didn't have a superior advantage, where I was outside strong areas of expertise and it really forced me to look at what I excelled at, where I had superior knowledge, competency, reaches and relationships. Now I'm just so committed and focused to only spending my time and energy in those areas where I have superior knowledge and skills and therefore, give myself the best odds of success.

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C.J. Lauria: Okay, now that is interesting. So you're saying that it pays to seek areas in which you are best equipped in a particular pursuit. Would you say, however, that your *passion* for what you're doing played an important role in your success?

Pedro Adao: Certainly. Loving what you do, having a deep passion for it makes a huge difference. To be great at anything, in my experience, typically requires a certain amount of work, discipline and stick-to-itiveness...not that you have to love what you do to get through all of that. I mean some people are just very disciplined. They set goals and they just continually pound away at it, regardless of their enjoyment or not. If you're that person, you've got superior will power and discipline to work on things that you're not passionate about, more power to you. I just find that to really be part of something great usually requires significant effort. And unless you have a deep-rooted passion or love for it, chances are you're probably going to quit along the way because you won't be willing to make the sacrifices necessary to see it through unless you've got some deep underlying *purpose* and meaning behind it.

C.J. Lauria: I heard an expression several years back that I love. It states: “A man convinced against his will is of the same opinion still.” So I can sure relate to what you're talking about. You have to really truly *want* to do what you're doing.

Pedro Adao: Absolutely. It certainly helps.

C.J. Lauria: Pedro, would you say there is any particular personality trait, quality, attribute that tends to contribute towards your success more than another?

Pedro Adao: I would say that I have a *desire to learn*. I love to learn and that has served me well. I also am a very big believer in mentorship. There are really two ways to learn something. You can either learn through experience or you can learn through a mentor. Typically, experience is the most expensive way to ever learn anything in terms of emotional consequences, financial costs and time. Mentorship has just served me very well in my life. So, the desire and eagerness to learn, being willing to seek out qualified, legitimate mentors and to actually *listen* to them and *apply* what they share, I would say has served me very well.

Just having a *resolve*, just being resolved to what you're out to produce is important. Again, anytime you're trying to be a part of something great, something significant, you're probably going to be blazing some new trails. You're probably going to be in an area where there may not be a lot of models, successful models who have gone before you...ahead of you.

C.J. Lauria: It can get a little lonely, can't it?

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- Pedro Adao: Yeah, absolutely. And you may be swimming upstream, if you will, and so just need to have a resolve to really see it through. At the same time, have the wisdom and know how to course-correct based on the feedback that you're getting; so there is a balance. There is a real fine balance there between being determined to see something come to pass, yet also having the wisdom to listen to quality, qualified mentors and industry people who are giving you feedback. It just might be that the project or work you're pursuing just might not have been well thought through and there might be a significant flaw or error that you didn't see when you set out on that course.
- C.J. Lauria: So, if I understand what you're saying then, you're saying to remain flexible enough to be able to yield to wise advice. And you get fewer bruises when you listen to your mentor.
- Pedro Adao: Absolutely.
- C.J. Lauria: Excellent. Hey, one last thing because we're running out of time here. How did you overcome your fears Pedro?
- Pedro Adao: Well overcoming fear really is a *daily* process. The best definition I've ever heard for fear is **false evidence that appears real**. It's something we Entrepreneurs experience; fear. There will be false evidence that pops up. It will have us question our ability to perform. It's something we have to deal with on a day-to-day basis, sometimes hour by hour and it is something that we're always working through. You just have to be able to go somewhere in your mind, in your spirit to know that you are purposed for this thing; whatever it is that you're out to produce and that you will not be deterred. It's just false evidence trying to make itself very real and you're being able to acknowledge it. Acknowledge it is there. Don't try and lie to yourself and say it's not there when it is. Acknowledge that fear that has risen up in you and then politely put it to the side. Fear has no place in your future. Fear is the enemy of your future.
- C.J. Lauria: Very good advice. Well our time is up. But I must say that it is, once again, a pleasure talking with you. We have a lot of fun when we talk about values. Keep up that real estate investment. As you know, I'm a strong advocate. Pedro, thank you very much for your time. I hope you have a terrific day.
- Pedro Adao: You too, C.J. Thanks for talking to me. I appreciate it.
- C.J. Lauria: You bet.

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C.J. Lauria: **Keith Springer** grew up in the Boston, Massachusetts area and graduated from the Financial Consultant Training Academy in 1985. In 1990, tired of shoveling snow, he moved to sunny California to study Advanced Portfolio Management and investment and management studies, and by '96, made the decision to become an independent registered investment advisor. This ultimately culminated in the formation of Springer Financial Advisors in Sacramento, California, where he continues to serve as President today.

With over 25 years of experience in managing multi-faceted personal and institutional portfolios, Keith has developed his expertise resulting in his being recognized as one of the foremost experts on the financial scene today. Keith Springer's phenomenal success as a trader and visionary has gotten him noticed in recent years on a lot of the major networks. He's become a regular... perhaps you've even seen his face on CNBC, MSN, Fox Business News, MSNBC, not to talk of *Reuters*, *Bloomberg*, *Wall Street Journal*, *New York Times*, and the list goes on.

In addition, he is a personal friend and all around nice guy. Keith, Welcome.

Keith Springer: Thank you C.J., happy to be here.

C.J. Lauria: Well, I'm really happy to have you here. You and I have had many philosophical discussions over the years. America knows you as a financial expert, but your friends know you as a cool, calm, reflective-type person. As you know, today I've asked you to share your thoughts on the burning question: What was the deciding factor that made the difference in your success?

Keith Springer: Well C.J., I've had several different layers of success. I started off at a young age out of college where I just happened to be driven. I was looking for that success that brings along freedom. I've had a couple of big winning situations along my career, and most recently, the biggest situation that provided success was being right in forecasting and predicting the last stock market decline in 2008. I wrote a report in 2007 entitled *Economic Tsunami*, which basically laid out the plans and a foreground for the economic collapse. That got me a lot of attention, which ultimately got me on TV; CNBC, Fox Business, all the local stations, 1310 and so on. And that really propelled my career from that point on. So that was the most recent episode.

C.J. Lauria: Interesting. I've seen you in a number of debates, if you will, with those holding opposing views, and you remain so poised in your delivery. That's something I've always admired. I tell you that, too; don't I?

Keith Springer: Yes. Yes you do.

C.J. Lauria: You must have something that helps you maintain your confidence in moving forward, proceeding with your core beliefs. Do you want to share the “why” with us?

Keith Springer: It does take a level of experience. A lot of this, especially in this business; *experience*, there is no substitute. For people, you know, in the first five or 10 or even 15 years of managing money, you feel like you know everything, but it really takes 20, 25 years. Actually I’m on my fourth decade. I never thought I’d be old enough to say that, but I’m on my fourth decade of managing money. That’s pretty scary, actually. And the idea is you have a tremendous confidence and belief in knowing what you’re saying.

When I’m confronted with discussions, confrontations on television, radio interviews or printed interviews or just in normal everyday discussions, I have a direct confidence that I know what I’m talking about and a belief in what I’m saying. I do my homework. I’m passionate about my work. I really enjoy it. I go to bed watching the foreign markets and I wake up looking at the domestic futures because I like to know what’s going on. It gives me a sense of freedom, a sense of power, and a sense of excitement. And that’s why I do this business because every day is different from the last. I have a tremendous confidence in knowing what I’m saying is not only what I truly believe, but, more times than not, what really happens. And I have a good grasp... I feel like I see the future in the present with tremendous clarity.

C.J. Lauria: In review; it seems that, I think you can say with confidence, you are pursuing your dream; something that you truly *want* to do. Is that correct?

Keith Springer: Oh, absolutely.

C.J. Lauria: Now, we all have our little demons and fears that we have to fight. How did you overcome your fears? Was there something that gave you the confidence to pursue what you want to do, in fact, your core beliefs even about the market?

Keith Springer: A lot of it was experience, but a lot of it was just the *desire* or the need and will to win. You know, I’d been through three serious bear markets. I was around in the 1987 crash and watched stock markets absolutely crumble. Very few people are left in the industry who witnessed that first hand. And, of course, the dotcom bubble in the beginning of the 2000’s, which was horrendous, where we again experienced a tremendous bear market. Then I get into 2008. And living through it, understanding that if you can identify where we are, where we’re going, where the market is, what’s going to happen, and really study it and become a true student of the economy, the markets and what’s necessary, it gives you tremendous confidence.

Overcoming our fears; there's a number of ways to view it. I mean, overcoming my fears of managing money requires just a level of experience and the ability to be good at what I do. Later on, when I talked in TV interviews back in 2008, I will tell you C.J., my first interview on CNBC, I was scared to death and sweating bullets. I had a script in my head, I don't know if I veered from it, I really don't remember much being in front of the camera, but they wanted me on there because they liked what I had to say. Now, when I get on TV, I don't even think twice about it. I'm very confident in what I say, I'm very comfortable, I almost couldn't care less what they ask me because I know I can answer in a very thoughtful, professional, knowledgeable way.

C.J. Lauria: Interesting. So, in review, what I understand you saying is, “I do my homework, I'm convinced of what I believe and then I just move forward” and, to steal a phrase, “damn the torpedoes.”

Keith Springer: Yeah, “Damn the torpedoes.” And the other one that's really important, C.J., is I know I'm very good at what I do. And that really helps.

C.J. Lauria: OK. Would you say that there is any particular, and again, for the benefit of our readers, any particular personality trait that served you well in your career, that made you... made your face so familiar on TV as a national figure. When anybody thinks about the stock market, your face is one of those faces that come up in people's minds. What trait helped you to reach that point?

Keith Springer: *Confidence* is a big one. Confidence in life in general, no matter what you do with your life, is very important to succeed. And whether it is business or any type of social situation, confidence is critical in my abilities to make a difference as well. That's as much of an importance as anything else. The ability to *want* to win is important, too. Anybody who is successful always has that drive to want to win at what they do.

For me, the drive is for freedom. Freedom comes with a number of categories. For example: freedom with money, to be able to do the things I want to do. It's not that money is the most important thing. It's not. But we all need enough money to do what we want to do when we want to do it, whether it's for travel, food or even social situations to give money away to charity, which is important to me. It makes me feel good.

You know we all have an *ego*. Anybody who is successful who says they don't have an ego would be lying to you. We all want to see ourselves at the top of our profession, at the top of our game. We love when people talk about us. That's an important trait.

You know, you’ve got to want to do that. And for me as well, it’s to make a difference in society. I realized that I can make a difference socially. Social conscience is important to me. You’re familiar with my experience or challenge when we raise money for the homeless.

C.J. Lauria: Yes, of course.

Keith Springer: That really is one of the biggest thrills that I have in my life every year. It is being able to write that check knowing I can feed, you know, 10,000 or 20,000 people who would otherwise have nothing.

C.J. Lauria: I know it is. And, knowing you, that’s one of the ways that you measure your success.

Keith Springer: Absolutely. Nothing makes me feel better than writing a check and helping people. And, you know, I give to a lot of charities, just like a lot of people do. It’s important to give back. Really, that’s as much of what makes a man as anything else.

C.J. Lauria: Well Keith, it’s been a pleasure. I really appreciate your time and contribution to this book. And I want to thank you.

Keith Springer: My pleasure, C.J. Thank you for having me. I really enjoyed it.

C.J. Lauria: You bet, Keith. And we’ll be looking for your new book “Surfing the Tsunami” coming out soon. Talk to you later.

Keith Springer: All right buddy. Thank you.

www.keithspringer.com

C.J. Lauria: Hello again, C.J. Lauria, and I have with me today, **Dave Westfall**. Dave is a serial entrepreneur, web business accelerator, social media expert, speaker, coach, author and trainer. And if you don't have enough letters in your vocabulary, I'm going to give you some now. He's a former CEO, COO, CFO, CAO, CIO, CBDO with Fortune 50 and Inc 100 companies like, Ford Finance, Insurance Operations, Tandy's Video Concepts, Consumer Electronics retail store chain, REMAX Headquarters, and his Dew Pointe Ventures, LLC consulting practice. Dave holds an MBA, Management and Bachelor of Science in Economics from Minnesota State University, Monkato.

Dave's career successes have included startups, pre IPO's, multi-million dollar turnarounds, transitions from entrepreneurial to professional management, paradigm shifts and mergers and acquisitions. He's an excellent teacher, communicator and leader. And that's why I wanted to have him with us today.

But on top of all of that Dave has also produced over 100 events and meetings on related subjects. Welcome Dave.

Dave Westfall: Thank you very much.

C.J. Lauria: Good to have you with us today. And, of course, we're all ears. We're looking forward to what you have to say about the key to success from your paradigm. I know you've had an opportunity to prepare yourself for this burning question: "What was the deciding factor that made the difference in your success?" We'd love to hear from you.

Dave Westfall: I think the single most important factor is that you have to get comfortable with your risk tolerance to be an entrepreneur. The majority of people out there really don't get what it is to be an entrepreneur and many of them think we're crazy. Others think that we all have ADHD. But I don't think that's true because it's the entrepreneurs of the world that are the people who generate most of the jobs and create most of the innovation and progress in our economy and around the world. So that's what I have found to be the single most important factor in being successful is getting *comfortable* with that *risk* tolerance. If you are an executive, you have a lower risk tolerance because you're getting a paycheck and you're earning your bonuses and those kinds of things, but it's a whole other game when you're off on your own and you're making that payroll and building that company and you're making the decisions that could possibly be the life-and-death of it.

C.J. Lauria: You know, I appreciate the comment you made about entrepreneurs. For most people, particularly the employed, we're a strange, peculiar breed; Entrepreneurs. We think differently and it seems that you either get it or you don't get it.

Dave Westfall: There are a lot of people who just cannot relate to taking that level of risk, investing yourself in something that you're passionate about and making it a success. It takes a lot of hard work.

C.J. Lauria: Yes, it certainly does. As you know, of course, I'm an Entrepreneur and real estate Mentor. And in my international program I find that many people feel that they can just purchase a program in the form of a book, a CD/DVD or seminar like a “magic pill” and suddenly it makes them a millionaire entrepreneur. But it really starts up inside, in that grey mass above our neck, right?

Dave Westfall: Exactly. Like you indicated from my background, I worked for REMAX Headquarters, for example, and one of the things that we used to talk about is that they were an overnight success...it just took 20,000 nights for it to happen! Actually, it was over 20 years before they were an overnight success, and that happens with a lot of people and companies. It takes a lot of hard work and what I refer to as tenacity; that desire and *inability to want to give up* because most small businesses give up just before the business is going to be successful because they run out of capital and, in a lot of cases, just before they succeed.

C.J. Lauria: Very, very true. We see that time and again. Now, in addition to having the right mindset and being prepared to make the sacrifices needed, people seem to have fears that tend to paralyze them. I'm sure you had your own. But, how did you overcome your own fears to gain that tenacity you speak about?

Dave Westfall: I've always had a positive outlook on life and I've always had a great deal of trust in my own ability to solve complex business problems. That's, as an executive, the fate that made me succeed in that environment. I've taken those same skill sets and applied them into my entrepreneurial pursuits now to become a serial entrepreneur, to build a lot of different businesses. And I do it just by solving the problem, taking a complex problem and breaking it down into pieces that I can deal with and relate to. I ask four questions when I'm trying to solve a problem like that: Where are we? How did we get here? Where do we want to go? And how are we going to get there? If you break it down into those 4 elements and you attack the problem from that perspective it makes them do-able. It turns them into something I can work on.

C.J. Lauria: I like that. Breaking it down into bite-sized pieces, huh?

Dave Westfall: Yep, you know, you eat an elephant one bite at a time.

C.J. Lauria: Otherwise, everything just seems so ominous doesn't it?

Dave Westfall: It can be very overwhelming and a lot of entrepreneurs get hung up on that. One of the other things that I've learned along the way is you can't get hung up on getting ready. There's an old saying that it's “ready, shoot, aim,” and that's especially true with entrepreneurs. If you wait for it to be perfect, it's never going to be perfect and you're always working on it. It's always building. It's always changing and morphing.

C.J. Lauria: I heard it a little differently. I heard that you don't need to “feel for the floor in the morning before you get out of bed.” Ha-ha

Dave Westfall: That's very true. You know it's going to be there, hopefully.

C.J. Lauria: Absolutely. Well, you know, I appreciate your comments on tenacity and self-sacrifice. Do you feel that there are any other gems that you'd like to add on personal attributes, personality characteristics that would serve a new entrepreneur well?

Dave Westfall: Well, let me just throw in a little bit about my background, C.J. I think you know it, but it might help some of the people reading this. I am an orphan who grew up on welfare in a two-car garage without indoor plumbing. So, if anyone can be a successful entrepreneur that certainly gives you a very low bar to start from. Okay?

And I figured out a long, long time ago that if you're in a reality that you don't want to be in, the only one that can change it is you. If you get into blaming and victimhood and that kind of a mentality, you're never going to be a success as an entrepreneur because it's always easy to blame someone else. You have to accept accountability and responsibility for your own decisions, for your own choices and for making your own ways.

I've never been afraid of a little hard work and you have to approach being an entrepreneur from that perspective because it's going to be a lot of hard work. I've been fortunate enough that I've used my gifts and my intellect to help solve those complex business problems and I helped do that for other small businesses and for myself. They always say if you do something you're passionate about, the money will come. And that's what I do. I help other small businesses grow.

C.J. Lauria: Yes. It reminds me of what the author, Robert White, says; “Take responsibility.”

Dave Westfall: Exactly.

C.J. Lauria: Yeah, very nice. Well, I appreciate what you say and it seems to be a common thread with so many successful entrepreneurs that they embrace their passion and the money does seem to come.

Dave Westfall: Exactly.

C.J. Lauria: Dave, I can't thank you enough. It has been a pleasure to be able to talk with you and certainly an honor to have you in this book. We appreciate your comments on success and crossing that threshold to success. So again, thank you very much and I wish you a wonderful week. We'll talk again soon.

Dave Westfall: Thanks a lot. Bye-bye.

C.J. Lauria: Bye.

www.dewpointe.com

C.J. Lauria: It is my pleasure to welcome a truly incredible individual to this book: **Jack Zufelt**. Jack is going to explain the true cause of all achievement. He has a very interesting perspective and I'm excited to interview him today. He's one of the most successful speakers and business consultants on the national and international scene. He conducts seminars and customized training programs as well as life-changing weekend retreats all over the world. Mr. Zufelt has achieved world wide recognition and celebrity status because of what he teaches about success and achievement. It's changing the lives of people all around the world. We are thrilled to be able to get him for an interview because he is in such high demand all over the world.

Let me tell you just a little bit more about this amazing man. He's the author of the best-selling book, The DNA of Success, which is now in 15 languages. Jack was awarded the Presidential Medal of Merit by the President of the United States and he was honored by the United States Senate for teaching Americans how to achieve better results in their personal lives. He's been interviewed on over 2,000 radio and TV talk shows, including "The Today Show." That's a show I enjoy watching regularly.

PBS aired a special on Jack and his concepts that was sent via satellite to 127 countries. Jack Zufelt has gained worldwide recognition because of his unique and life-changing approach to achievement and success in all areas of life.

So folks, you're really in for a treat today. Welcome Jack. How are you?

Jack Zufelt: I am so glad to be with you again today, C.J. I love the way you make things happen. Together, I think we might be able to help a few people around the globe.

C.J. Lauria: Terrific! And that's what I'm hoping to do. You and I have talked a bit about this, as a matter of fact, I know that you have so much to contribute today and we only have 10 minutes, regrettably, but the burning question that we wanted to dwell on today has to do with that threshold of success. And here's the question again: "What was the deciding factor that made the difference in your success?"

Jack Zufelt: I remember distinctly a pivotal moment when I got it very clear about this truth. My main mentor said, "If you know the truth, it will set you free." And this truth set me free. Remember my background. I never went to college. I didn't have any self-esteem. I certainly didn't have any money. So I was destined to be what I considered average or below-average in any area of life I would go, including the job market. And so my paradigm for myself was not so high. I have evidence. I had barely got out of high school. The teachers told me they passed me to get rid of me. It was not a good experience. And so, I did not go to college and I had, in my opinion, no chance to do anything but maybe load Coca Cola Bottling trucks. That's what I did for my job for a

couple of years. You know, my attitude was less than it should have or could have been until this truth was given to me and I embraced it completely.

C.J. Lauria: And you're going to share that truth with us today?

Jack Zufelt: Yeah, right now.

C.J. Lauria: Wonderful.

Jack Zufelt: I embraced this and I hope everybody who hears this embraces it like I did. It was: “Jack, you're smart enough to learn what somebody is willing to teach you, aren't you?” And I realized: “You know, I've learned a lot of things in my life. I learned to ride a bike. I learned to drive a car. I learned to do all kinds of things...climb mountains, I did all kinds of things that I wanted to do, but what I didn't want to do, I did very poorly. So I immediately said, “Well, yeah, I can learn what somebody is willing to teach me.” What I came to embrace was: It's not a matter of “can you learn it?” It's “what do you *want* to learn?” It's whether or not your heart's in it (this is what I learned, it's a pivotal thing). The operative word is: What do you *want* to learn?

I had to determine what I wanted with all my heart. Ninety-seven percent of the people out there have a hard time doing that. And when I figured that out, I was like a laser focus. Here's a country bumpkin that didn't know... I mean, I didn't know how to write a \$10,000 check. I called my wife and asked her where the comma went? I didn't know. That's how ignorant I was. But when I figured out what I wanted, which was basically this: I wanted to be financially free. I don't like being told by anybody what to do, so a job wasn't okay for me. I had to work for myself. And I wanted money because I was poor my whole life. I wanted money, and a lot of it.

So I focused on... and here's the thing: mentors. I found a man who was old enough to be my father in my church who was rich. And I was poor. And I said, “I want to be like you, will you teach me to be like you?” And he said, “Sure. Come on over.” So he downloaded from his brain to mine over a period of months all kinds of information on how he did what he did. He was a lawyer who did investments. And I had... I wasn't a lawyer and I made no money. So it was like; “how can you take advantage of that kind of knowledge?” Well, he showed me how to take advantage of the investment world; Other People's Money, “O.P.M.”, Because of what he taught me, I subsequently raised \$23 million and bought all kinds of properties, businesses and franchises. I became a business mogul all because of what one mentor taught me and somebody saying, “Jack, you can learn whatever you want to learn. Have you noticed you've learned all kinds of things in your life? Well, what caused you to learn them?” Well, I *wanted* to. Yeah, if

you want it badly enough, you will get it on the condition that you seek out and find a mentor who knows how to do it and is willing to teach it to you.

That was my pivotal moment. From that timeframe, I went forward with gusto. And by the way, I did everything that the success gurus told me to do. I bought books and CD's and I did goal setting affirmations and daily visualization and I got so many self-help books in my library, but you know what I found out is, they didn't work for me. Nine out of ten things I wrote down on a piece of paper never happened.

So I ended up getting discouraged and thinking something was wrong with me. Finally, I just put it aside and said, no more. I'm not going to spend any more money on those things. I'm not going to do that until I find out what I want. So when I found out what I wanted and I found a mentor (there was no book or CD involved, there was knowledge from his brain to mine), I *applied* what he taught me and I got what he got.

C.J. Lauria: I love to hear this because, as you know, I am a mentor in the real estate investment world. And I have so many people who come to me focused solely on techniques only. They think the techniques are the only answer. And I really feel that they're missing the whole point.

Jack Zufelt: Techniques matter, 'cause there's a good, better, and best way and bad ways to do something. As you know, I did \$12 million worth of real estate, so I understand that business. And there are some things that you should not do. There are some things that if you do it and do it right (like have a clear understanding about relationships and positioning of you and what your client sees you at), it changes everything. So techniques are important. I have a black belt in Karate and I can promise you, technique matters. **But**, I can tell you also that people came and paid money to learn Karate, yet their heart really wasn't in it. And they wouldn't practice at home and they'd come in and they weren't very good. Those whose heart was in it, however, went on to be black belts, and in fact, surpassed me.

One professor told me he wanted to be a black belt and I told him it would take four-and-a-half years of your life and about an hour of practice... hour per day of practice. His eyes got big and his mouth dropped open and he was like, "Oh, my Gosh. I had no idea. I guess I don't want to be a black belt that bad." But it had been on his goal list for 15 years. That's what most people's goal list looks like. They're wishes. They're not real.

Well, a fourteen-year-old boy asked me the same question, and I told him "five-and-a-half years of his life, two hours of practice daily" because he was physically disabled. Five years later, that boy could beat me. And six years later, he was State Champion.

THE TIPPING POINT OF SUCCESS

“HOW BADLY DO YOU WANT IT?”

C.J. Lauria: Ladies and gentlemen, we have with us a real rags-to-riches success story here. Jack, you and I have talked for hours about this subject and I love hearing what you have to say, but I think that our audience would like to know: You started with nothing, then you built something of great significance. How did you overcome your fears so that you could actually “pull the trigger” and move ahead?

Jack Zufelt: Well, I believed in truth. I’m not stupid...most people aren’t. And when somebody said, you have a brain just like anybody else and can you learn I had to admit that I can, even if it’s hard. I could learn. I became a black belt. I could do anything I set my heart on. It had to be in my heart. And yet, I was still afraid. I was afraid I couldn’t do it. I was afraid I would do it wrong. I was afraid that I would look bad. I was afraid I would even dress poorly because I was raised on the Indian Reservation. I didn’t even know how to dress in the world of business. I had a gazillion fears!

The thing that gets fear to go away is relying on somebody who is fearless to teach you, like a mentor. When somebody said, “Now, Jack, if you want to dress right, let me show you ... what kind of suit and shirts you should wear and what kind of ties.” My fear went away as soon as I put my faith in them. Faith and fear cannot coexist. So faith prevails. I became faithful instead of faith half-full or faith one-quarter-full. I became faithful because I borrowed from other people’s confidence and when I did what they said to do, I got what they said I’d get. Then my confidence and my dedication was 100% and my fear was zero. But to start with, I had to borrow from their confidence. And I had fear in only one thing: “Could I learn what they could do?” I knew intellectually I could, but it was sometimes a struggle, like to get a securities license. I hate that. That was the most dreadful time of my life. And I had to do it.

C.J. Lauria: Because you *wanted* to.

Jack Zufelt: Because I wanted to. It was interfering... if I didn’t get it, it would interfere with my ability to raise capitol and invest in all the things that was making me a multi-millionaire.

C.J. Lauria: Well, I had a fear just now, and that was that I would have to say what I really don’t want to say and that is “our time is up.” Jack, I must say, I love talking with you and we really appreciate your contribution to this book. Maybe we’ll be able to do it again soon, too. I want to thank you from the bottom of my heart for sharing these gems with us today. And we will be talking again soon.

Jack Zufelt: My pleasure C.J. God bless.

C.J. Lauria: You too.

THE TIPPING POINT OF SUCCESS

"HOW BADLY DO YOU WANT IT?"

www.jackzufeltspeaks.com

www.DNAofsuccess.com

C.J. Lauria: Well hello again. This is C.J. Lauria and I have with me on the phone **Rex Wisehart**. He is just that, a “wise heart,” as I’ve discovered. Rex is the Founder and CEO of YellowSchmello.com and his serial entrepreneurship has led him down the career path of supporting small and midsized businesses with their operations and growth. Now over the past 30 years Rex has successfully completed 27 turnarounds and advised scores of business owners. His current business, YellowSchmello.com, emerged from his belief in well used technologies as part of the promotional mix local businesses need to attract new prospects and retain current customers. Hello Rex. Glad to have you on the line.

Rex Wisehart: Hey C.J. How are you today?

C.J. Lauria: Wonderful. It is good to have you here. Thank you for spending some time with us. As you know we were going to address for our audience this burning question: “What was the deciding factor that made the difference in your success?” And we’d love to hear what you have to say.

Rex Wisehart: If I’ve been successful throughout my life it has come from two things. One is never being afraid to take massive action for whatever I thought needed to be done and, two, a sales process which I think is different from what most people will tell you or teach. I call it “check moves.” I wasn’t the first person to call it check moves, but I call it check moves and the basics of it is that there is nothing that a person can do from a sales training or sales philosophy or sales formula basis to make customers buy something. I don’t care what sales training you have had. I don’t care about any of that. You cannot prove to me that your skills close sales. What closes sales is your *relationship* with your prospect and we believe to our core that the only thing that you need to do to be a successful sales person is to be at the front of the mind of the prospect when they decide it is time to buy something. If you have done that, and done that skillfully, then you are what we call “in check” as you are in the front of the mind of the person making the decision.

Conversely, if you are in the back somewhere you are in “uncheck.” It is a binary sort of thing. Either you are or you aren’t and if you are, you’re going to hit your target number of closed sales. The way that we look at it is, look at any sales force that you can think of and, pretty much universally you will find that the top sales people are the people that are in touch with their prospects *all the time*. It may not always be about business, but they’re in touch with them all the time. It may be a new product that has come out or it may be that ‘Johnny did well on his soccer game over the weekend’ or that you ‘saw that his daughter Susan was in a play on Tuesday night.’ Whatever it is, you are

constantly in touch with your prospects, giving them information that is valuable to them. And when it comes time to buy something they'll buy it from you.

C.J. Lauria: You know I can relate to that. People buy from their “friends,” don't they?

Rex Wisehart: The other end of the spectrum is that those who are the bottom sales people, in virtually every sales organization that you can think of, they are the ones that are afraid of their prospects. They aren't in front of them. They're probably sitting in the movies on Tuesday afternoon rather than being out and talking to customers. We think that the process of selling things is simply to be in effective touch constantly.

C.J. Lauria: That is interesting Rex. I must say in this high-tech world still it is really very gratifying to see that the age-old principle, the human touch, the warm handshake, the warm smile...still carries a lot of weight.

Rex Wisehart: It carries an enormous amount of weight and, yes, a lot of this touch can be electronic (though a lot of it can't be electronic), too. We believe that if someone is buying a house or buying a building or buying a company or buying a machine tool, the process is pretty much the same. The sales person who is in front of the customer giving them quality information is the one that is going to write the vast majority of the business.

C.J. Lauria: Yes. You had mentioned earlier when we spoke, Rex, that there were a couple of things that you live by in managing your business that I was impressed with because I thought it would be something that would be easier for our readers to understand. It was something they could actually apply in their businesses as well. Again, regardless of the industry, they could still apply it and you called it “massive action.” Would you care to comment on that some more?

Rex Wisehart: Sure, it is one of my favorite subjects and I try to get the people who work with me to adopt it. I think it is really important that I live my life, or my own personal sales life, by two numbers (and I'm CEO of companies and things). Still everyone has to sell and in almost every small business the top sales person needs to be the CEO and owner. The two numbers that I make sure I meet are: I make sure that I communicate with 135 people minimum a week. A lot of those are phone calls. Some of them are emails. Some of them are clipping articles and sending them in the mail or whatever, but that average is 27 personal touches a day, which is a lot. By the same token, if you work a nine-hour day it's only three an hour, so it's not that many and just to make sure that I'm understood here, C.J., if I'm making a speech to 40 people that gets counted as just one.

C.J. Lauria: Glad you mentioned that.

Rex Wisehart: The other one is that I'm also a relatively heavy cell phone user. I move around a lot and I find that if I rack up 5,300 or more minutes a month on my cell phone my business is good and if I have less than that it starts to struggle.

C.J. Lauria: Interesting. Those numbers may exceed the standards of many folks reading this, so I'm glad you brought that up and you're adamant that you must meet this minimum to be effective, correct?

Rex Wisehart: I'm adamant that I must meet them to be effective. Maybe other people can do things better and faster than me, but over a long period of time these are the numbers that I have hit on that work for me.

C.J. Lauria: Very interesting. You appear to be very aggressive in your approach to business. I have to assume that you're still only a human being and that you had to overcome certain fears at some point in your life in order to gain this type of aggressive spirit in taking massive action. Is that correct?

Rex Wisehart: If I said I wasn't I'd just be lying. Of course it is correct. That is part of the human condition.

C.J. Lauria: So many people have to overcome little issues, insecurities, whatever it is in their personal life and that really does have a big bearing on their professional life, their career. I'm glad that we had the opportunity to talk to you about that. Human contact, personal contact seems to be a real key here for you and you broke it down for us how we could use it effectively here in this high-tech age, so I'm very grateful for your input. Is there anything else you'd like to add?

Rex Wisehart: Yeah, I would. In getting back to check moves, yes, I am pretty aggressive in the way that I go after business, but I am incredibly unaggressive when it comes to sales *tactics*. I'm selling stuff all the time, but people don't think I am. I never pressure anyone in any sales situation over anything, period, end of paragraph. I don't like to be sold things. I don't like to sell things, so I don't do either one. I'm just in *contact* with the people who need to be buying my stuff and if I do that properly they'll buy my stuff and like the process while they're doing it.

C.J. Lauria: I love to hear that. I have had numerous similar experiences in my career and I must say that I really appreciate how you have articulated these points. Listen, our time has arrived and I want to thank you again. I know your time is valuable and you're business is kind of intriguing here; YellowSchmello.com. It's nice how you're supporting small to mid-sized businesses now with this website. Again, Rex Wisehart, we thank you for your time and wish you all the best with YellowSchmello.com.

THE TIPPING POINT OF SUCCESS

"TAKING MASSIVE ACTION"

Rex Wisehart: Thank you C.J.

C.J. Lauria: Take care now.

Rex Wisehart: Okay, bye-bye.

www.YellowSchmello.com

C.J. Lauria: **Asara Lovejoy**, author of The One Command, which has now exceeded sales of one million dollars and founder of the Commanding Wealth seminars, is an educator in what is possible in human consciousness and has taught throughout the US, Europe, Canada and Mexico. Asara inspires, educates and empowers those she speaks to with the most up-to-date information on our human potential. She has educated and treated thousands of individuals with her insights, intuition and knowledge. Asara’s extensive radio presence in Southern California gave her the opportunity to reach millions through the airwaves with her message and notice what this message is. She says: “Now is a wonderful time of opportunity as we have tipped over into the realm of possibilities that we used to consider incomprehensible.”

Asara has had the opportunity to live in both the traditional and nontraditional worlds of business for over 30 years. From her recreational vehicle dealership and RV fleet rental programs to her State of Washington approved Threshold University of Body, Mind Science, she has brought innovation and great ideas to successful fruition. Asara says: “I remember all the struggles I had with my finances before the life-changing understandings that arrived with the *One Command*.” “This simple teaching opened great portions of my mind to create my financial riches easily with joy and satisfaction. “ Asara teaches individuals how to reawaken to their own greatness. It has long been her life purpose to keep us in the remembrance of that greatness.

To fulfill this commitment in 1999 Asara.com was launched, serving individuals around the world and the new CommandingWealth.com is designed to show what is possible within yourself by learning to consciously lower your brainwave to theta and to act and think from that greater intelligence within you. That is the goal. Asara says, “It is our desire to build a worldwide community of dedicated individuals who demonstrate a significant improvement in the financial and emotional quality of their life through our teachings and who can support others to do the same.”

C.J. Lauria: Wow, Asara, such lofty goals. Welcome.

Asara Lovejoy: Hi C.J. What a pleasure to be on this program with you and to be sharing this information on the tipping point of success.

C.J. Lauria: The pleasure is all mine. Thank you so much for interviewing with me and, of course, you and I have talked before. We’ve had a number of philosophical discussions and I love speaking with you anyway but, as you know, we are dealing with the burning question: “What was the deciding factor that made the difference in your success?” Now this would refer to not only secular, but personal success. What was that deciding factor that made the difference in your success?

Asara Lovejoy: C.J. that is such an important question. I am calling my little section the consciousness of success and before I completely answer the question I want to say that each and every one of us has the capacity within us to be that which we desire to be, to accomplish what we are after. And now we're in a new level of consciousness on our planet right now. We're operating in different brainwave frequencies consciously and we're able to take the science of the quantum field and the biology of our own ability to think differently in different portions of our brain and apply it to our success. This is a unique opportunity because it goes so far beyond the traditional ideas that we hear over and over again that are important ideas about dedication, persistence, motivation and commitment to your success. All of those are real and true, but there is an answer that is far beyond the ideas of success that is the *experience* of success that I'm going to share with you in our time we have together.

To answer about my personal journey: I was in that “up-and-down attempt, achieve, succeed and have it all taken away or defeat myself.” It was the yo-yo effect. I had many successes and I also had many losses that went right along with them. And I wondered over the years, with this type of activity and suffering, what was wrong in me and what was *causing* this problem in me. It seemed that I could only get to a certain level of achievement and then it was like a bad dream where I would see it all dissolve in back of me and fade away or I would go into worse debt and have more problems. I came to understand that I literally was a master of my reality creating this experience inside of myself. This included my belief system, my emotions of thoughts and feelings and the way my brain was wired to run these programs inside of me.

C.J. Lauria: So it sounds like you had more power than you gave yourself credit for.

Asara Lovejoy: As each and every one does, as each and every person does. Every person has exactly this same power within them and I say we are masters right now. We are masters of our reality. However, most of the time it's a reality of loss, lack or less than. We don't actually reach that pinnacle where we're seeking to be because we are not prepared (emotionally, mentally or physically through our biology) to be in that place of success. The defining moment for me was the moment of “the dark night of the soul” when I had come to the last go-around, which I talk about in my book [The One Command](#). This was a point of actually losing all my fortune, being hugely in debt again after I had invested everything into a retreat center bed and breakfast and faced bankruptcy. It was horrible and this was even before the downturn of the economy. I did this all on my own. Now many people can identify with being in this place. When I was there it was the horrible, worst dark night of the soul, but now I'm too old.

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“THE CONSCIOUSNESS OF SUCCESS”

“How can I recover again?” and “I had done it to myself again!” “I’ve done—taken all my fortune, all my money, all my investment and I’m going to walk away broken and poor. How can I face that?” And it was in that moment that I had been working in the theta brainwave and I went into that portion of my intelligence and I surrendered. I surrendered to a new level of what was possible within me. I surrendered to the idea that I could do it differently and I want this message to be shared with as many people as possible. I know we all have heard “let go and let God.” I have heard it so many times and I know we talk about that place of intelligence within us that is outside of our ordinary consciousness and our ego structure, outside of our beta mind.

C.J. Lauria: I think for many that is just a cliché, though.

Asara Lovejoy: Yes, it is. That is what I was saying because as I would hear that I would be dragging my heels in the sand having somebody pull me forward going “yeah, yeah, but I just want to do it my way one more time.” When I understood that my way was in a greater portion of my intelligence without effort or struggle or fear that is when I surrendered. I absolutely surrendered to my own intelligence, so I want to let everybody know that they have a portion of their intelligence that already is a success. It is already hardwired in your DNA and it’s not found in that efforting part of your mind that forces you to try and obey the concepts of being a successful person. You want to come into the consciousness of success and the way you come into consciousness of success is to engage in those expanded levels of consciousness within you called your “theta brainwave.”

I have a six easy step process that is in [The One Command](#) book and I have many videos and audio programs, particularly the Nightingale-Conant program, which is a massive success around the world and it explains step-by-step how you can do this. But let’s just sum it up in a nutshell that, when you let your eyes look up underneath your eyelids and imagine that you are traveling out to space and make a statement of change within you you’re speaking directly to the programs in your unconscious mind. You are speaking to the theta state of awareness that is within you. That is where you hold all those beliefs that oppose your success and it is not the law of attraction. This is not having to wish for something. This is not having to force yourself to do something. This is YOU *commanding* that and, neurologically you stop an old way of thinking. Dr. Joe Dispenza says that when you put your brain together in a thought over a period of time it becomes a field and over a time that becomes a fixed field. That fixed field is all of the neuro net connections in your brain that oppose your success. It holds the fear of the thought that you can’t...and we all say “think positively,” but this process is a literal physical event where you disengage the fear and the fixed field.

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“THE CONSCIOUSNESS OF SUCCESS”

Now where are you? Now you are in your open potential of any reality of creating any moment for yourself and in that open potential you already have the knowledge, wisdom and ability that you have prepared for to be that success that you are. You allow it to show up internally within you, to write a new script in your DNA. In the old days they used to call this “visualization,” that you would visualize yourself a certain way as a successful person and then you’d kind of “fake it until you make it.” Do you remember those things? Remember that?

C.J. Lauria: Right.

Asara Lovejoy: Well now what you’re doing is literally *being* that successful person *internally* before you experience it in the world. You must, because the way you’re creating your success is through your thought field, your thought forms that you’re sending out to the world. Then you can notice your level of success by the success you have.

C.J. Lauria: I just think of all the breakthroughs that our readers could make to think that it is possible to *rewire* our brains for success. This is a fascinating subject. I must say, I regret to advise you that our time has arrived.

Asara Lovejoy: Okay, well I am so excited and again thank you for the opportunity to share a little knowledge about our ability to rewire our brains for success.

C.J. Lauria: Yes, and thank you, Asara. You’re a very interesting lady and I think what I appreciate about this is that this is a scientifically explainable phenomenon and it’s not hocus pocus. It’s very real. It has worked for you and it has worked for many of the thousands with whom you’ve worked so, again, thank you so much for sharing that with us.

Asara Lovejoy: You’re so welcome.

www.asara.com

- C.J. Lauria: I have with me today **Dick Humphrey** who is founder and CEO of Franchise Biz Experts, a licensed affiliate of the Franchise Alliance, Inc., a leading network of franchise broker specialists in the United States. This company that Dick has founded draws from over 25 years of franchise experience provided by Franchise Alliance, Inc., and he has done some remarkable things. He has made acquaintances with many large corporations and chains and just recently has signed an international deal which represents over 20 countries, so that is kind of exciting. I know that that is a milestone in Mr. Humphrey’s secular life. Dick, how are you today?
- Dick Humphrey: I’m doing great. Thank you.
- C.J. Lauria: Glad to hear it. I appreciate your taking the time to speak with us today.
- Dick Humphrey: Yes, sir.
- C.J. Lauria: I know having gone to your site which is—what is it, FranchiseBizExperts.com?
- Dick Humphrey: That’s correct.
- C.J. Lauria: And I noticed that you have affiliations with a lot of national and international chains.
- Dick Humphrey: Yes, we’ve got well over 400 franchises in over 85 plus industry categories, so it keeps us busy.
- C.J. Lauria: Well you had to start somewhere and as you know the burning question today has to do with what was that threshold for you where you actually felt that you got done ‘pushing the car over the hill and now it’s starting to roll on its own.’ The question was: “What was the deciding factor that made the difference in your success?” Why don’t you tell us about that?
- Dick Humphrey: Well, it’s interesting because looking at your email you use I noticed your little tagline at the bottom, “Attitude is Everything” and I have always had a very, very strong positive *attitude* about situations. The other factor that is critically important is being able to write down your *goals*. It’s one thing to verbally talk about them, but it’s so critical to write the goals down and put the milestones in place to make sure they’re achieved, so those are, I guess the two main factors I would say would be the attitude of always keeping that door open and knowing that there are upside opportunities #1 and #2, making sure the goals (that you really want to achieve) are written down. With that, I’m tracking and monitoring those goals.

C.J. Lauria: Thank you. You know there must have been a time where you might try and contact some of these large corporations and they treated you like you were invisible, so I’m sure you have encountered some fears. Where did you get your courage to continue to persist, persevere?

Dick Humphrey: Well I’ve been in sales and marketing most of my adult life and normally when somebody says: “no” all that is, is another opportunity to come up with *understanding* the issues and the ability to address those issues in order to overcome that “no” and make it a “yes.” So persistence is important, but the critical factor is: understanding why the “no” is there. Only then, can you correct that problem and turn it into a “yes.”

C.J. Lauria: You know we’ve heard that expression and for many it’s just a cliché.

Dick Humphrey: Yeah, it is, yeah.

C.J. Lauria: But you actually believed it and acted on it, evidently.

Dick Humphrey: Yeah, and I’ve been in a lot of different classes and things, and what I heard from one class is, that if you monitor the number of telephone calls you make and how many “no’s” you have (and say you’ve made 20 phone calls and you had 19 “no’s”), but you had 1 “yes” then you figure out; “all right, what was the cost by those ‘no’s’” and it can end up being maybe \$10.00 every time you hear a “no.” That is what it was worth, but on the other hand a “yes” could be worth \$1000.00. So, you can relate those “no’s” into some upside financial benefits by getting that “yes” to come up.

C.J. Lauria: Interesting, sounds like it’s essential to keep our focus.

Dick Humphrey: Right, yeah. That’s a very good point because we’re all procrastinators and it’s so critical again that we write down and focus on the activities we need to do each day. I have these piles of different papers per individual that I need to contact. I keep it right in front of me to make sure that I am focusing on them because you can get so distracted these days by people coming into your office or all those emails that keep coming in. Again, you have to keep focused on those potential “yes’s.”

C.J. Lauria: Yes, I would have to agree. Now in order to overcome your fears you must have had certain attributes in your personality that aided you to persist. Would you say there is any particular personality quality or trait that served you best?

Dick Humphrey: Well, you know, it’s interesting. Way back in high school our motto when we graduated from our senior class was: “A winner never quits and a quitter never wins,” and I’ve always lived by that. It’s so easy to quit, but you’re not going to win

by doing that. You have to just keep at it and keep the right attitude, knowing that the opportunity is there for you. The *choice* is yours!

- C.J. Lauria: You’ve mentioned three different quotes already in our interview and these are quotes that again everybody has heard, yet I fear that few truly embrace them.
- Dick Humphrey: Well they’re there for a reason and we all need to be understanding that we keep learning things. We can learn a lot of things every day and once you learn those things write them down and take advantage of them. It’s going to make things a lot easier for you by doing that.
- C.J. Lauria: Yes, yes. Well what you said has really mirrored what many successful people have indicated about their journey and I really appreciate your comments. Is there anything else you’d like to add about your tipping point of success today?
- Dick Humphrey: Well a lot of people say that I've got “magic.” Maybe I'm a little too optimistic about things, but I would rather have it that way than the other, so I like the idea. I've always realized it’s another cliché: “the glass being half full or half empty.” And I always see it being “half full” as far as being able to—I can fill it up a lot more.
- C.J. Lauria: Well I very much appreciate your comments today. Dick, thank you so much for sharing that with us.
- Dick Humphrey: Thank you for the opportunity.
- C.J. Lauria: You were telling me that you had a business breakthrough, kind of a milestone in your career? Tell us what happened here just recently. Was it this week?
- Dick Humphrey: Yeah, actually it was last week. I've been in contact with a gentleman in Mumbai, India and he is CEO of one of the major brokerage franchise firms in Mumbai. He represents over 21 different countries and we just signed a memorandum of understanding to do business together. I have already been on the phone this morning bright and early to negotiate a big fitness program for a master franchise throughout all of India, so it’s very, very exciting.
- C.J. Lauria: That is very exciting. Imagine, perish the thought that you had quit before that breakthrough!
- Dick Humphrey: Oh, yeah. Yeah, a lot of people like to give you advice, but often times you still have to make your choice, your own *decision*.
- C.J. Lauria: So very true. Well Dick Humphrey, thank you so much for sharing your thoughts with us today. We are truly indebted to you. Thank you.

THE TIPPING POINT OF SUCCESS

"THE DECISION IS YOURS"

Dick Humphrey: Thank you so much, C.J. I appreciate the opportunity.

C.J. Lauria: You bet.

Dick Humphrey: Bye, bye.

www.franchisebizexperts.com

C.J. Lauria: **Lion Goodman** is an Evocateur – one who evokes the best in others. He helps entrepreneurs, executives, and service professionals become more effective in their personal and professional lives through transforming core beliefs. From 1984 to 2002, Lion was President of The Goodman Group, an executive search and executive coaching firm. Through his teaching, coaching, and consulting, he empowers people to achieve extraordinary results and make their dreams come true.

Lion is the creator of The BeliefCloset™ Process, a new methodology for eliminating negative and limiting beliefs from the psyche. Lion is the author of “Menlightenment: A Book for Awakening Men,” and is co-founder of The Tribe of Men, a community of men dedicated to living life based on Principles and Virtues. He co-authored The Heart of Healing with Deepak Chopra, Dean Ornish, and others. Lion lives in the San Francisco Bay Area, but considers himself a “Planetary Citizen.” Lion Goodman is grateful for everything in his life. Welcome, Lion.

Lion Goodman: Thank you very much.

C.J. Lauria: It’s really great to have you here. I know that you have a compelling story to share and, as you know, the burning question we are dealing with today has to do with that tipping point of your success. To be specific, I would like to know your thoughts on the deciding factor that made the difference in your success.

Lion Goodman: Well, it’s a pleasure to speak with you. Thank you for inviting me. The deciding factor for my success was certainly the understanding of *beliefs* and how beliefs create our reality.

For more than thirty years, I studied myself and others through psychology, spiritual practices, the sciences, leadership, and business. I realized that the major changes in my life occurred along with changes in what I believed. I’m not talking about religious beliefs here. I’m talking about beliefs about myself, beliefs about the world, beliefs about other people, the underpinning of how I saw what was around me and how I saw myself.

So I began to study beliefs themselves, and methodologies to change them. It turns out that it’s true: beliefs really do create our reality. I prefer to say that beliefs operate like sunglasses or colored contact lenses. They alter what we see and experience. Like glasses, we don’t notice they’re there. What we see always aligns with and verifies our beliefs. So in that way, our beliefs really do create or experience of reality.

THE TIPPING POINT OF SUCCESS

"BELIEFS CREATE YOUR REALITY"

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- C.J. Lauria: Are you saying that beliefs affect our perception?
- Lion Goodman: Yes, we see through our beliefs. If you believe "Life is hard," you'll see how hard life is no matter where you look. There's an old saying, "You see what you want to see." More accurately, it would be "You see what you believe you'll see." The world is multidimensional and infinitely complex. Our brains can't handle that, so we create filters that enable us to see the world a piece at a time. Those filters are our beliefs, most of which are indoctrinated into us by our parents, caretakers, teachers, authority figures and friends. For example, if I get convinced by my parents that "There's something wrong with me," I'll compare myself to others all the time, and notice what's wrong with me. If I believe opportunities for success are everywhere, I'll see those opportunities all around me.
- C.J. Lauria: Excellent...thus, the "self-fulfilling prophecy."
- Lion Goodman: Exactly, that's what a self-fulfilling prophecy is: a belief that always verifies itself. All beliefs continually verify themselves. So in order to change the world, in order to change who you are and how you are in the world, you need to get underneath the psychology of who you believe you are and recognize that what you're seeing is actually your beliefs.
- C.J. Lauria: It's funny, at first it sounded so very simple, and now it sounds a little more complex, 'getting underneath the surface of things.'
- Lion Goodman: Yes, it does take some digging, but it is quite easy and efficient. I created a methodology called The BeliefCloset Process which enables you to find the beliefs underneath whatever is bothering you and change those beliefs at the core of the psyche. It's sort of like we have a human operating system, just like a computer has an operating system. If there's a glitch in the operating system, nothing works. And the software doesn't work, no matter how good the software is.
- C.J. Lauria: You know, that's very interesting, now let me just apply that to other things so our readers can relate. Someone purchases a program, a weight loss program, let's say, and if it doesn't work for them, often conclude "well that program doesn't work."
- Lion Goodman: Exactly. Many problems like this are caused by having two or more beliefs that are in conflict. One belief is, "I want to follow this program and lose weight." There's a counter belief, equally strong, that "Diets never work for me." This type of internal conflict occurs all the time, causing us to fail in our resolutions, commitments, and goals. So if you believe it will never work, guess what.
- C.J. Lauria: They probably won't.

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"BELIEFS CREATE YOUR REALITY"

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- Lion Goodman: Right. Our core beliefs-the ones that make up our general attitude toward life and form our personality-begin accumulating when we're still in the womb. For example, if your pregnant mother is living in fear because of poverty, danger, or war, her fear hormones are bathing you in the womb. You grow up inside of the belief, "The world is dangerous." Research has shown that babies who are born during times of war or high stress are more likely to become criminals, addicts, or clinically depressed. Their nervous system is built around that belief. These programs are deeply buried. But it's possible to unbury them, examine them, and get rid of them if they are no longer useful. After you do that, you can replace it with a new belief that will create a much more positive outlook on the world.
- C.J. Lauria: Wow. That is truly profound. So while we may not be completely responsible for having formed certain beliefs, it is entirely our responsibility for transforming them.
- Lion Goodman: Absolutely. As I mentioned, most of our beliefs were indoctrinated into us. I estimate that we accumulate more than ten thousand beliefs in our lifetime. Some beliefs are consciously chosen (such as, "I'm going to grow up and be just like my teacher.") and others are chosen in reaction to something ("I'm never going to be like my father.") Even your consciously chosen beliefs might have been appropriate for you when you were a child, but don't fit you anymore. If you're never aggressive like your father, you can't defend yourself in situations where aggression is needed. You may not be able to negotiate well for yourself, or keep going when there are difficulties.
- C.J. Lauria: This is so profound, I just love hearing that. You actually have identified certain things within me personally that for the first time I've heard articulated quite like this.
- Lion Goodman: I teach the BeliefCloset Process to coaches, therapists, business consultants, healers, and agents of transformation. When you get negative beliefs out of the way, success happens easily, naturally. I believe we're designed for success-designed to create what we want in the world, and be happy doing it.
- C.J. Lauria: The human potential is truly quite powerful, isn't it?
- Lion Goodman: Well, I think it's infinite.
- C.J. Lauria: Wow. Well you know, I must to tell you, our time is almost up here. I have to say, I've been quoted many times as saying that "personal development is essential prior to professional growth." And I think you have defined it very, very nicely. You've clarified it well.

THE TIPPING POINT OF SUCCESS

"BELIEFS CREATE YOUR REALITY"

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- Lion Goodman: I agree. Having been a headhunter, an executive search consultant, for thirty years, I would say that professional success cannot happen without personal development. You can make a lot of money without it, but you end up rich and miserable. If you take your personal development seriously, success will come much more easily, especially if you eliminate the beliefs that prevent you from being successful.
- C.J. Lauria: Right on track! Lion, thank you so much. I truly appreciate the time spent with you; it has been a wonderful interview.
- Lion Goodman: A pleasure, C.J. Thank you.
- C.J. Lauria: Lion's most recent book on, [Transform Your Beliefs](#), is available as a free download on his website.

www.transformyourbeliefs.com

THE TIPPING POINT OF SUCCESS

“LIFE MAKES YOU REAL-WHETHER YOU LIKE IT OR NOT”

C.J. Lauria: Back in the 80s **Carrie Pierce** started her career in the film, fashion and television industries. She was providing special effects and other makeup services for film and television productions, major fashion shows and TV news teams throughout the United States. Mentored by numerous award-winning makeup artists she did restorative and corrective makeup procedures to assist burn and scar patients, as well. Carrie became aware of the toxic ingredients routinely used in most skin, hair and body care products as well as color cosmetics and chose to make it her aim to devote herself to learning about holistic skincare and natural product formulation. It was Carrie’s mission to educate women and men about non-toxic grooming and the crucial role skin plays in overall health. It was during this time that Carrie began to build a network of wonderfully talented and caring licensed professionals all of whom share an interest and passion in alternative medicine, holistic skin care, all-natural health and beauty practices, women’s health issues and anti-aging research. Thus, Menopauserus.com was born. It was designed to show women how to be healthier - how they can take care of themselves as they move on into their later years. Today, hundreds of thousands of visitors come to Menopauserus.com to read Carrie’s newsletters and get her suggestions on health. I'm so glad to have you on the phone today Carrie. Welcome.

Carrie Pierce: C.J., thank you. It’s just a delight and an honor to be speaking with you.

C.J. Lauria: Thank you very much. I've had the pleasure of getting to know you. You’re just a delightful person and I appreciate a couple things about which we’re going to address in this interview. However, I have to say “Menopauserus.com” that elicits a lot of different thoughts in a lot of different people. What made you choose that name?

Carrie Pierce: That is funny. I'm glad you picked up on that. Well obviously we wanted to pick a name that conveyed to the visitor to the website we’re “everything menopause.” We’re everything you want to know about menopause. Also, menopause is often thought as the enemy or some kind of stalking monster for women going through it and also the men who have to endure the menopause process in their spouses or significant others. And we wanted a name that could also elicit a bit of a chuckle like a stalking menopause dinosaur, so we just combined the best of both worlds and smooshed them all together under that name.

C.J. Lauria: Good for you. Well I know that it was slow starting for you. Since then, you have been really enjoying some great success with this and, of course today, I wanted to ask you your opinion on this burning question: “What was the deciding factor that made the difference in your success?” And I know you’ve got some very interesting things to tell us.

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“LIFE MAKES YOU REAL-WHETHER YOU LIKE IT OR NOT”

Carrie Pierce: You know, to be honest with you C.J., and as much as I'd like to fudge and tell you some great wonderful story, the honest answer to that question is simply: my back was up against a wall and I had no choice but to take a leap of faith. You know, I think there comes a point in everyone's life where they kind of have to reinvent themselves and life has a way of making you *real* whether you want to be made that way or not. In really pondering about it, it takes me to my favorite poem, which is one of Apollinaire's poems and that is the poem that goes: "‘Come to the edge.’ he said. They said, ‘We are afraid.’ ‘Come to the edge.’ he said. They came. He pushed them and they flew.”

I think in everybody's life there is a defining moment where you have to look yourself in the eye and kind of decide if you're going to make something of your life or just get ground down to a pulp and it's really easy to choose to get ground down to a pulp. I mean, I think anybody can do that, but to *decide* to stand up and to take the risks and to push yourself passed every single comfort zone, you know, that is one of the hardest things I think a person will ever be asked to do in life. It's also really the only worthwhile thing there is to do in life.

So you know pretty much an answer to your question is: I was forced to look deep within myself and decide; "am I going to live by everyone else's ideas of what my life should be or am I going to make those decisions for myself?" Life does tend to throw you curves when you least expect it and a couple of years ago, in two phone calls, after 25 years in the cosmetics industry I pretty much lost about \$90,000 in two phone calls as the economy started to tank. And when you realize that your entire career can just come crashing down around you that quickly, you're forced to look at life through a different set of standards or from a different perspective. And instead of walking away from 25 years of education and struggle and career and heart I decided to just step out on my faith and parlay all of that into helping menopausal women. I myself am one going through the process and it's not easy. So I took a good look around and thought well, I'm being called to recreate myself and I'd better get down to it. So, I hope that answers your question.

C.J. Lauria: Yes, and I very much appreciate your candor. Thank you. I think that most of our readers, particularly due to the economy, can relate to what you just said. I would have to say this goes especially so for the Baby Boomers.

Carrie Pierce: Very true.

C.J. Lauria: Now you had to be strong and so, clearly, you are a strong woman. You "took the bull by the horns," so to speak. Do you suppose there is any particular personality characteristic of yours, whether inborn or that you had to develop, that served you best in this pursuit?

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Carrie Pierce: You know the thing that comes to mind as I think back on it, as I am a red-headed Texan and, I think from an early age I learned a dangerous amount of perseverance and stubbornness. I'm not afraid to roll up my sleeves and *stick* with something long past the point where other people would choose to give up. I think it's my stubbornness and perseverance. And I think also, because of an illness (I have celiac disease and I've struggled with it my whole life...had it as a child. It brought a lot of struggle to me when I was in my formative years), I had to really learn. I remember my mother telling me as an 11 year-old "if you're going to have any quality of life you're going to have to learn to push yourself past your fear and you're going to have to learn to push yourself beyond your limitations." I think that was a pivotal moment in my life. I remember to this day her telling me that and realizing that, yes; I was going to have to be extra hard on myself to accomplish the same amount as someone who didn't have my handicap.

C.J. Lauria: Well you clearly pushed yourself beyond your fears back in the past. Do you find yourself *still* pushing yourself beyond your fears today?

Carrie Pierce: Yes. I don't really feel that fear is something you ever permanently conquer and I think that is kind of a sad thing that people do. They convince themselves that if you can conquer fear, you're done. But you have to really face it down every single day. What I think is interesting is with the process of menopause, menopause basically completely rewires the female brain and it can bring a lot of ghosts back from the past. It can cause adrenal issues. It can cause lack of confidence and there is a component of fear and anxiety that goes with the normal menopause process. So, not only have I had to work to conquer fear in my past and overcome it, it comes on anew when you're in your 40s and 50s and you have to really face it on a completely different playing field. So fear, it's just a nasty beast. I have a quote on my desk I look at a lot and I try to really focus on. It says: "The worst sorrows in life are not in its losses and its fortunes, but in its fears." I really think as hard as it is, you have to just focus on overcoming fears, pushing yourself past them every moment of every day. I hope that answers your question.

C.J. Lauria: It certainly does. Fear can be paralyzing and we have to have the ability, develop it if need be, to overcome those fears. I regret to say that our time is up.

Carrie Pierce: Boy that went fast.

C.J. Lauria: It certainly did, but I've got to tell you that it has been a real pleasure hearing your responses to that burning question about the deciding factor that made the difference in your success. You clearly have had, not only business success now that the world knows about but, certainly you have had your own personal successes and that makes you truly an extraordinary person. Thank you so much, Carrie.

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Carrie Pierce: Thank you C.J. It was just a pleasure.

C.J. Lauria: My pleasure.

www.menopauserus.com

C.J. Lauria: **Bill Adams** brings 30 years of leadership development experience. His clients are the CEO’s of major Fortune 500 corporations, non-profits, and private equity startup businesses. Paramount to Bill’s success is his ability to partner with senior executives to create lasting change. Together they focus on total participation in creating employee populations willing to invest their discretionary energy in the work while assuming personal responsibility for the results they produce.

With over 30 years of business experience, Bill is a leader, consultant and entrepreneur who has worked in internal corporate staff and line positions. He co-authored the books, “The Whole Systems Approach: Involving Everyone in the Company to Transform and Run Your Business,” and “The Quest for Quality: Prescriptions for Achieving Service Excellency.” He contributed to two editions of, “The Change Hand Book: Group Methods for Shaping the Future,” as well as “Managing Quality in America’s Most Admired Companies.” Bill has also led the joint venture conferences: “Self Organizing Systems the New Science of Participation™.”

Bill, it sounds like you’ve got an awful lot to share. Welcome.

Bill Adams: Well thank you, I’m glad to be here.

C.J. Lauria: You know, Bill, we had talked briefly about this burning question and I would welcome your comments on this please. The question is again: “What was the deciding factor that made the difference in your success?” Tell us, please.

Bill Adams: Well, you know, it’s amazing, as I reflect on the question and went back and went through all of these things trying to be profound and brilliant, I realized that it wasn’t any of that, it was a very simple turning point for me. Maybe as many as 25 or 30 years ago, I realized that every interaction was an opportunity for *relationship*. Every interaction I had provided an opportunity to develop or be in a relationship. It was a learning opportunity for me. So, 1) it was an opportunity for a relationship and, 2) it was a learning opportunity for me to know how to be in a relationship, to be more effective with people. If I were to put a percentage on it, I think that 80% of the time when I interact with anyone, I believe it’s an opportunity for relationship. I have a fundamental belief that everything in business, everything in life is about the quality of relationships.

So, I believe we walk around in a laboratory, if you will, a practice field, a life lab where, if we’re conscious, if we’re mindful, we literally can learn all of the time and get more and more effective at being in a quality relationship. Quite honestly, that’s the

difference. That’s the difference maker for me in my life. This is also true for a number of the CEO’s and executives I work with when they actually tap into and understand it.

C.J. Lauria: Very interesting. Now, I find it interesting how you articulate relationships in this mix. Are you talking about interpersonal relationships through which we synergize with other people?

Bill Adams: Usually, the first part of this is that I view it in my world, which is primarily the world of work or business world. When I think about an executive, I help them understand that there are three areas of relationship; the relationship with *self*, the relationship with *other* (which is primary one-on-one) or interpersonal relationship with *team or organization*. I help them understand that every time they have an interaction, whether it’s one-on-one, whether it’s within the team environment, small group, whether it’s in front of an audience in large groups, there’s an opportunity to be in relationship or develop relationship. And if they can become conscious about that, their effectiveness goes way, way, way up as they start to work with it. Be mindful of the fact that every interaction is an opportunity for relationship. That is something that most of us get; it’s easy to say, but really hard to do.

It’s one of those things that requires conscious discipline from my perspective...being aware. So, you know, the question on the interpersonal side is definitely part of it. Another element of that I think is absolutely critical is that I see myself as a tool in the world. In other words, I walk in to the world and, wherever it is I choose to be or show up, I have an opportunity to deploy myself. The way that I think about leadership is deployment of self, circumstances or the surrounds.

C.J. Lauria: Now Bill, on a personal level, I think I can quite confidently state that you didn’t go from zero to being an author, of multiple books here. It seems to me that there must have been a tipping point in your personal success wherein you, perhaps applied some of the principles about which you speak now. Is that correct?

Bill Adams: Yeah. I absolutely believe that it was. That’s this whole thing of being mindful, of being conscious of our impact. This occurred when I actually got to the point where I started to be an observer of the way that I was impacting others. I came to observe what the impact either did for them or not, how it changed the way they thought, how it shifted the way they felt about themselves. When I got *mindful* that a significant portion of the way I showed up made a big difference in the way others felt or showed up, it really started to shift for me and then it all opened up.

It was, like one day you’re looking at the world and you had a belief system that had not opened up. And the next day, all of a sudden, you see it and the world opens up in a

whole different way, like making a transition from childhood to being a young adult. And you see the world differently.

C.J. Lauria: Interesting. I could see that in the corporate world, this is certainly crucial for one in a leadership role, but I imagine you could probably also... this carries over into the family, perhaps.

Bill Adams: Oh absolutely, no question about it. So, you know, I'm wired at the end of a long day, my lovely partner/wife, has had an equally difficult or taxing day, I walk in the house and I'm a little disappointed that the garbage cans haven't been brought in by my 13-year-old or my 15-year-old. Instead of going in and sitting back and listening first and seeking something, I walk in and start to talk about all my expectations being violated. Right after that I'm off on the wrong foot. And literally the difference in that moment was no more than walking in and saying, "How are you?" "What was your day like?" and listening.

So, you know, there's a scripture in the New Testament that says, "Listen first, speak second," in James. And for me, it's something I have to relearn every day, which is: If I listen first and speak second then I've absolutely got an opportunity to find out and be on common ground with someone I wouldn't otherwise.

C.J. Lauria: Well thank you very much for breaking that down. I think many of our readers can surely relate to that. Let me just ask you one more question here. How did you overcome your fears? Because you've moved forward and you've accomplished many, many good things that have helped your fellow man? How did you overcome your personal fears?

Bill Adams: By leaning into them...just literally the difference between pulling back or avoiding or not confronting....I lean into them. And I haven't overcome my fears. My fears are part of my motivation. So it doesn't matter what I've taken in. I've been in business with myself for 30 years, and I would say that the feeling of entrepreneurial terrors is alive and well with me today as it was 25 years ago. You know, by many accounts, others would think that I've been really successful. On the other hand, for me, I believe that you're always in a position where, if you don't stay humble and you don't stay a little hungry and you're not present in the world with, you know what? I don't have a scarcity mentality, I have an abundance mentality. But you know, I wake up in the morning and I still get nervous. I still get scared.

C.J. Lauria: You're not the first person to say that.

Bill Adams: Every day.

C.J. Lauria: Yeah.

Bill Adams: This morning was one of them. I woke up and I thought: “You’ve got to be kidding me!” At 55 I decided to merge three companies together and start another business and what I could have really done was, you know, kind of stayed in the background and really enjoyed what’s been accomplished in the last 25 or 30 years and I look at that and I think: “Is that an IQ test and I failed or what’s the story?” The reality is that it’s just I believe in myself and believe in people and wasn’t ready to retire. And so, you know, my wife and I are getting together this weekend and I just can imagine the conversation around: “Seriously we’re doing this again?” And the answer is: “Yeah, we are.”

C.J. Lauria: Bill, our time is up. But I have to say that I appreciate your response to that question, it seems like this is all a continuous, daily maintenance matter. Thank you very much for sharing your thoughts with us on this and I look forward to talking with you again soon.

Bill Adams: Thank you very much, I appreciate it.

C.J. Lauria: You bet, Bill.

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C.J. Lauria: **Billy Alvaro** is the former President and CEO of a national mortgage bank that he started with a \$5,000 loan off his VISA card, which in fewer than 5 years he turned into a billion-dollar-a-year origination entity with over 42 offices and 950 associates nationwide. Mr. Alvaro’s company was listed in *Inc. Magazine* as the 136th fastest growing company. Billy was named business man of the year by the Columbia Association and has been awarded as one of the top 40 businessmen under 40 years of age in his region. His passion is building businesses.

His newest venture, Max Returns Real Estate Investments, is underway to becoming the most profitable, creative real estate investment firm in America. This former police officer and Air Force Reservist has come a long way in such a short period of time and has contributed much of that success to a few keys that he will be sharing with us today. Welcome Billy.

Billy Alvaro: Hey, C.J., thanks for having me today. It’s my honor to be here.

C.J. Lauria: It’s a pleasure and I am really looking forward to hearing what you have to say. I know you have accomplished a great deal in a relatively short period of time and with your background as it is, I find that fascinating. So tell us a little bit about the tipping point of success for you. What was the deciding factor that made the difference in your success?

Billy Alvaro: I could think back. It was 1995 and I remember living in Florida. I have had a fear my whole life. Those who were around me, my closest family members, didn’t realize that I had this inner fear. I was afraid of failing. I was afraid of taking that next step. I would take a step and as soon as I was met with controversy or if I failed, I would immediately just withdraw and I wouldn’t go forward. I was afraid and I remember just having so much pent up...I wouldn’t call it anger...there was just a point where I was—I was at the tipping point.

I mean it’s perfect that you introduced it like that because I was really at the tipping point and I sat down and I just poured out for hours. I started writing on what I was going to do. I basically wrote my own story on what I was going to accomplish and after I got done I started reading it, not realizing everything that I wrote because I was writing so fast, and I couldn’t understand half the stuff I was writing. I wrote down that I was going to marry my high school sweetheart. Now, mind you, I hadn’t been with her for eight years or seen her for three. I wrote down that ‘within a year I’m going to marry her, then I’m going to make \$250,000 the following year and half a million the year after that.’ I wrote all of these different things: the house I wanted, the car, etc. Little by little, I started realizing that unless I broke the fear and actually took action to execute them, I wasn’t going to be able to realize any of my dreams. I called my ex-girlfriend from high school and we started talking and we flew to Jamaica and got married on the

beach. There was a little bit of time in between that, but I then started a mortgage bank. I made 250K and then 500K and things just started happening...not because it's the law of attraction. It wasn't that. It was that I *made* it happen. I decided to stop fearing and I just started moving forward and every time I fell I picked myself up. I looked at what I did, right and wrong, and I moved forward.

C.J. Lauria: So you're saying from the point that you submitted your thoughts and feelings to writing that seemed to be the tipping point where things started to happen...almost gave you a greater realization, a clearer vision of what you really wanted.

Billy Alvaro: Well said. Well said. That is exactly what happened. Once I wrote it, I committed myself to it and then I reprogrammed my head not to fear failure. Once I did that, and I realized that nothing bad happens when you fail, you learn, I came to call this whole process: "failing forward." When you fail you want to fail forward because with every failing experience you get just that; experience. It brings you to the next level with every failure I've had. Since I became successful and built this billion-dollar company and had 950 employees...I actually lost that company after 7 years. The economy went south and I went from billionaire businessman to bankrupt, flat broke. Now that would have broke and put a lot of people over the line. Not me. It took me two years. I got myself together. I dealt with everything I had to deal with and it did take me to another point in my life, but if I didn't go through those experiences I wouldn't be where I am today and that is such a higher level of life today versus the six years when I had that larger company.

C.J. Lauria: You know, you are extremely aggressive in business. That's clear. You're a pretty gutsy guy...but I know you. Your demeanor in person, is one that is very poised and, well, you're confident. I mean, you come across very relaxed. It's amazing. So this has to have been something that was a learned behavior through the role of your experiences.

Billy Alvaro: It is C.J. You have to actually turn the buttons on and off. There are times to be extremely aggressive, move forward and be fast with action. Then, there are times to sit back, take pause, realize and think things through to determine what the next step should be. In life, you have to have your own personality and your own well-being. But you also need to be a chameleon and you need to adapt and change to what is going on around you and the tipping point in my life was sitting down and just pouring my heart and soul out on paper...then taking action. There are a lot of people out there that write out what they want to do and they set their goals annually. They don't really take any action and that is the key thing to making things happen in your life. It's taking action.

C.J. Lauria: You reminded me of these fellows that spend good money and they go to seminars and it almost becomes a religious experience to them. It's almost like a revival. They're so

worked up over what they’ve heard. They applaud the speakers and all that and then they don’t do a doggone thing about it afterwards.

Billy Alvaro: Yeah, they leave. They put their head in the sand and they say “That was great!” Then they go right back to doing what they did.

C.J. Lauria: That’s right.

Billy Alvaro: If you keep on doing what you did you’re going to get the same results. We’ve all heard that expression. You have to change what you’re doing if you want to get a different result. It’s really not rocket science. This whole thing with life, the whole thing with success, whether it’s success in your personal life, your business life, your spiritual life, whatever it may be for you as an individual reading this book; success is not going to happen unless you actually go for it.

C.J. Lauria: Do you think that in the mainstream, that is, religious society, the educational mindset, that we’re conditioned to play it a little too safe? Do you feel that we’ve been conditioned so that our thinking is exactly the opposite of entrepreneurialism?

Billy Alvaro: I think with the school system and the way it’s all set up, I believe they program you to go out and get a job. They don’t allow, or train, or teach or encourage you to actually become an entrepreneur, managing risk. So I have to agree with what you’re saying in that respect.

This whole thing about the tipping point and the changing part of your life- everybody has that moment, that awakening, that time in your life where you just see the light. And it’s those moments, when they *see* it and they actually *act* on it that they seem successful, an overnight success. People don’t realize it takes years of building up to that moment, that pivotal moment in your life where you change. And when they see you onstage or they read your book or they’re at your lecture, they think you’re an overnight success and you know as well as I, that is just not the whole truth. There have been years of strain and struggle and failing forward to get you where you are today.

C.J. Lauria: Very, very interesting. Well I’ll bet that you’re very glad you took action and actually started submitting your feelings and thoughts to writing when you did.

Billy Alvaro: Yeah, though it wasn’t just by putting it down in writing that changed my life. It was what built me up to that tipping point. When I did put it into writing I felt *committed* to what I had to do and I realized that I had the power to write my own future. I needed to then act the part. I needed to take action. When I realized that, everything started to click and when I realized that when you fail and you pick yourself up and you go to the next step nothing bad happens. Of course, if it is bad you simply deal with it.

I mean, I lost everything I had after I built up that billion-dollar company. When I say everything I lost my home to foreclosure in Florida. They repossessed my Porsche. They took all the assets that I had and they left me with nothing except my heart. I also had my mind and I had my experiences and it was those three combined that enabled me to break through and to get me to the next level in life. Now I've been doing real estate investing for the last couple of years. And this business starting from scratch, from nothing all over again, this was another pivotal moment which took me right to the next level in life.

C.J. Lauria: That's wonderful. Well as you know I'm a huge advocate of real estate investing and we've had some good talks about that in the past.

Billy Alvaro: Yeah, we sure have.

C.J. Lauria: Well I certainly wish you all the best with your new business now and it is going to be something to watch. I know you'll have another interesting story here in another couple of years. Billy, our time is up. Thank you so much for taking the time to interview with me today and I know that our readers are, I'm sure, just as grateful to hear your thoughts as I. Thank you.

Billy Alvaro: Fantastic C.J. Thanks again.

www.maxreturnsrei.com

C.J. Lauria: **Matthew Lesko** is a name that has become synonymous with government grants and programs. Matthew is an American author, federal grant researcher and infomercial personality. I don't think there are many people in the US who don't know who Matthew Lesko is! He has authored over 20 reference books telling people how to get free money from the US government. He is popularly known as the question mark guy for the Riddler like suits that he wears in his television commercials, infomercials, interviews and in his everyday life. Matthew lives near Washington D.C. with his wife and two sons and he is known for his colorful suits decorated with question marks, which he sometimes wears during his daily activities in and around Washington D.C. He has been known to drive vehicles like a Mini Cooper, a Scion, even a Vespa scooter with question marks on it.

Matthew's business model is simple. He says, "I get stuff for free and I sell it for as much as I can." Now this has caused him to be a bit controversial, but Matthew Lesko is a courageous man and he has moved forward with an idea that he had with simple beginnings and has really built quite a business about this, so I am excited to be able to interview Matthew today. Welcome Matthew.

Matthew Lesko: Thank you. You said everything except my ex-wives. Well, you know, in the introduction, you don't say how I have actually written about 100 books and only 10 have done anything. I failed English in college. I had two failing businesses before I got one that did anything and it's funny. No one ever mentions that in their bio. They don't talk about all their failures and, to me, it's important but it's the last thing some have in mind when we talk about doing this. You know what I attribute to any success I have? I attribute it to *failure*. I mean failure is the greatest thing that happens to you and if you're not going out there and failing you aren't doing anything!

It took me so long to get to that place. I don't know. The more schooling you have, and I got to tell you, I went to get an MBA and stuff and they always teach you 'how not to fail' and 'failing was bad.' If you fail they're going to point at you when you go out on the street and that is why failing was the best thing to happen to me. When my first business failed I thought I'd walk down the street with a big F on my forehead and everybody would be pointing at me. I found out quickly, though, that nobody gives a s#%t.

C.J. Lauria: That is the spirit! Ha Ha

Matthew Lesko: But it's true. Maybe at your family outing or something some idiot brother-in-law mentions and ribs you about some failure, but other than that, we're all so involved in our own lives that we really don't care. To me if you're going to do anything new in this country, anything new for yourself...in other words, you have a job and now you want to go out and do something new and start your own business or you get out of school and now you want to start your own business: If you're not *planning* for failure you're unrealistic. I mean, it's the whole process of life to me.

Think of when you started to walk and that is what is great. I had kids when I was older...not until I was about 40, and I watched my two boys learn to walk. They would crawl up on the coffee table. Their little shaky legs would go and they'd take that first step and fall on their butt. Now I knew they were going to fall, right? So if I wanted to protect my boy I would say "don't do that, you're going to fall, see?" But I knew I couldn't do that because, if I did protect them, they'd never grow and learn how to walk. I'd be pushing them around in a wheelchair now. Now somebody who you go to for advice, and especially loved ones (this bothers me), loved ones are trying to protect you. "Don't start that business." "You're going to fail." "You're going to lose this." "You're going to..." They're trying to protect you and what do you have to say? "Yes, you're right."

C.J. Lauria: Yeah. "Play it safe. Go to school. Get a good job."

Matthew Lesko: And nothing happens that way. Then you're frustrated and you're bored and you do crazy things because you've got to grow. If you're a blade of grass you have to become a blade of grass. So to me the issue in life is trying to find out what the hell you are, so you can grow the way you should. We're all different. We're all weird in some way and the key to me is trying to find out what you're weird about because that's probably your best stuff.

C.J. Lauria: You know, your passion is something that really has me intrigued. I love your passion and obviously that is what has helped you go through failures and move onto successes.

Matthew Lesko: Absolutely. You're not lying. I mean, you expect to go out, like I want a successful business. That's like, well, "I think I'll just play for the NFL tomorrow and be in a Sunday game." Ha Ha, anything you do, it takes work. You have to work your butt off, plan on failing and pick your butt up again. I mean the people who it seems like don't fail or whatever are the people in my infomercial

because there is always some idiot that made that one phone call, made a million dollars or whatever and I'll search the world for those people and put them in my infomercial.

C.J. Lauria: Yeah, yeah, yeah, people are looking for a magic pill aren't they?

Matthew Lesko: Yeah, and there isn't one!

C.J. Lauria: No.

Matthew Lesko: And it's a trap because it's boring as s#%t. I mean, it's like we all want to play basketball against a five year-old. Why would you want to do that? Why do you want something so easy that you're just going to click a switch? You're not going to learn. You're not going to grow. Like I said it's like playing basketball against a five year-old. That is the dumbest thing in the world. I mean you're here to grow in life. You want to keep growing and giving until you die.

C.J. Lauria: So you have taken chances. You have taken risks and you have been bruised up a little bit, but it seems like you're quite happy and feeling fulfilled.

Matthew Lesko: Yeah, it's a struggle every day and thank God. Otherwise, life would be boring. To me the biggest fear is to be bored. There is too much out there to do...too many problems to solve. And to me, I think the key in life is *giving*. That is what I think we're made for is to give to somebody. That is the most selfish thing in the world to do: to give. The problem is finding some deserving bastard to give to.

C.J. Lauria: Ha Ha

Matthew Lesko: And so whether it's our talents, or our love, I see it no differently. Individually it's giving love. Professionally it's giving your talents. So how can you start giving as much love as you possibly can, giving as much of your talents as you can? That's what I think we're here for and to continue to do until we die. I think the key is finding something you really like to do. You don't have to worry about retirement. You're just going to give because it's fun. It's like playing golf every day.

C.J. Lauria: What a great way to tap into our human potential.

- Matthew Lesko: That’s what it is. And then I feel “man, if you’re thinking about retiring, you’ve got the wrong G@*&\$%n job!” Why are you doing that? You’re not contributing enough to society.
- C.J. Lauria: And frankly, our life spans are shorter when we look at dissipating them by inactivity.
- Matthew Lesko: Yeah, exactly.
- C.J. Lauria: Yeah.
- Matthew Lesko: And it’s not as interesting. You’re not as attractive. You’re not as sexy. You’re not as intellectually stimulated to grow into an older age. We’re living forever now.
- C.J. Lauria: So it seems like we haven’t heard the last of you.
- Matthew Lesko: Oh, God, I’m just starting. I mean I’m 67 years-old and I wrote about 100 books and only about 10 did anything and I got rid of that. Man, the future is the internet, so I chucked all those books and the last three years I’ve been trying to figure out how to sell this stuff on the web because that is it. I want to sell to a 30 year-old. Yeah, I mean anybody 30 or younger is never going to buy a reference book and they’re the future and the future of our country and they’re the people I want to help. Maybe 50, 60 year-olds buy reference books. They’re trying to figure out how to play golf in Florida and that’s not very interesting to me.
- C.J. Lauria: Well frankly, there are a lot of Baby Boomers right now who are in pretty dire straits on account of the economy and to even think of retiring they have to be very aggressive.
- Matthew Lesko: Yeah. And that is a great opportunity. Now instead of that job you were hating because that is why you were thinking about retiring, man, you find something that isn’t even work. I haven’t worked in 40 years.
- C.J. Lauria: I love to hear that.
- Matthew Lesko: Yeah, I just—I can’t wait to go to sleep so I can get up in the morning!
- C.J. Lauria: You are such an inspiration. You really are.

- Matthew Lesko: It's really true. I mean it's a struggle. It's not easy and everything. But man, once you have some success your options are more and I keep thinking "maybe I should have restaurants." I should just sit in Florida, play golf for the rest of my life and all that, but it's boring. I mean it really is. It just seems stupid to me. I don't understand that mentality.
- C.J. Lauria: It's dissipating. Yes, it's dissipating. I wish that I could take your enthusiasm, your passion and bottle it...and if you do figure a way to do it would you please send me a bottle?
- Matthew Lesko: Yeah, I'll give you a prescription when I have it. Ha ha
- C.J. Lauria: I regretfully have to inform you that our time is up, but you are inspiring.
- Matthew Lesko: Well, I don't know. I'm struggling like everybody else. That is why I wear the question mark suit. I'm scared as hell and I don't know what I'm doing.
- C.J. Lauria: Matthew Lesko, thank you so much for taking the time today.
- Matthew Lesko: You bet.

www.lesko.com

C.J. Lauria: **Julia Hubbel** is an award-winning Entrepreneur, Author, International Professional Speaker, Seminar Leader and prize-winning Journalist, specializing in the art of communications and supplier diversity. Julia is a disabled decorated Vietnam era Veteran who served as a journalist and television producer, director in the Army and Chief of Military Protocol for the Jimmy Carter Presidential Inaugural in 1977. In 1983 Julia hitchhiked solo around Australia, New Zealand and the Fiji Islands, learned how to fly ultra lights and scuba dived the Great Barrier Reef. Her adventures have taken her to explore the great animal parks of Botswana, dive with great white sharks and travel to other far-flung nations such as Thailand to learn languages and cultures. She has sky dived 131 times and flown base on a 12 man star sky diving formation. She is a body builder, a cyclist and an avid football fan.

In 1977 Ms. Hubbel created a diverse network of top level professional women in the American inland northwest using her model for establishing relationships. The Hubbel Group became a voice for professional women from all backgrounds and spun off companies, partnerships and lasting friendships. This remarkable story of the Hubbel Group is profiled in the best-selling book Networking Magic by authors Rick Frishman and Jill Lublin. She has spent nearly three decades in senior corporate and consulting positions in the area of training and organizational development in America, Australia and New Zealand. Julia is the author of Word Food: How We Feed or Starve Our Relationships, a radically fun new look at how we communicate and use words as food for each other. The book changes the conversation at work, home and community and raises the emotional quotient of our interactions. Needless to say, you're not lazy. Ha Ha...Welcome Julia.

Julia Hubbel: Thank you.

C.J. Lauria: It's a real pleasure to be able to interview you for a few moments here and I know that you have a lot to share with us, so let's get right down to our burning question shall we?

Julia Hubbel: Yes, let's do it.

C.J. Lauria: What was the deciding factor that made the difference in your success?

Julia Hubbel: Probably the single most important thing that helped me become more successful in life was allowing other people to help me. For the longest time in my life I thought that I had to do things alone. It was the classic American do-it-yourself solo operator mentality. But somewhere along the way, probably about maybe five or six years ago I started hiring coaches and the difference it made has been enormous. Letting other people be there for me and not only just on a personal basis, but on a professional basis.

I was hiring people to support me: speaking coaches, book coaches, writing coaches. It has made all the difference in my life, C.J.

C.J. Lauria: Interesting, interesting. It sounds like you’re saying it takes a little humility to recognize that we can’t be all things.

Julia Hubbel: Probably more than anything else. I think when you have some talent and you think you’re pretty good at something you can skate on that for a good long time, but at some point you have to realize there is a limit to how much you can do things on your own. There are so many people out there who are smarter than you, better than you who have a different window to life. There are better editors that can look at your work and improve your work, people who can look at you as a performer on the stand, people who can look at you as a speaker and who can say, “Listen, why don’t you try saying this differently?” There are people who can look at your written word and make it better than you and the moment that I realized that I wasn’t as good as I thought I could be I humbled myself and said “Let me bring other people into my sphere and ask for assistance.” It took my work to a completely different level and that is when I started to be a lot better. So not only did I hire one, I’m now working with six.

C.J. Lauria: Wow. Well I certainly appreciate your candor. Now, candidly speaking, I can only imagine that you had your own set of fears that you had to overcome. Is that true?

Julia Hubbel: That is very true.

C.J. Lauria: How did you do it?

Julia Hubbel: I never thought I’d ever be good enough. I thought I’d never be a good enough speaker. I thought I’d never be a good enough editor and a good enough writer. One of my biggest fears was I had to be perfect and it never dawned on me how stultifying that would be, how limiting that would be. I’ll give you an example. I wrote the book, The Hub Factor eight years ago. Well it has sat and sat and sat and I have rewritten it probably eight times and as a result it has never been published. Well, last year I came out with this idea to write the book Word Food. I immediately hired a very talented man who was the head of the Guerilla group. He and I sat down with this germ of an idea called *Word Food*. Within three months I had this idea all laid out and I was writing it. Five months later I had that book published. That is the difference between hiring a coach who is willing to work with you and your foibles and your limitations and your excuses, hold your feet to the fire...one who is willing to make you work and be your personal drill sergeant. That is the difference between being serious about a project and hiring somebody who is willing to work with you and trying to do it on your own.

- C.J. Lauria: So, in addition to their vast source of knowledge a coach or mentor also brings accountability to the fore.
- Julia Hubbel: Absolutely! So that is why I am a big fan of coaches and that is why I'm working with six of them now instead of none and the difference in my productivity has gone right through the roof.
- C.J. Lauria: Very interesting. Now you obviously are very candid and you face the facts quite well. You've had some challenges. You overcame them. Was there any particular characteristic or trait in your personality that served you best in facing the facts, humbling yourself, making the decisions to get help and moving forward?
- Julia Hubbel: Yes, certainly. All my life I have been a student of my own misbehavior and I've kept a journal since I was 17 years-old. And in that journal I've been willing to say: "What am I doing that is not working?" "What am I doing that is not serving the highest good?" I'm not trying to make myself out to be a hero because there are a lot of times in that journal I'm trying to sell myself on how great I am and I have to keep an eye on that behavior. But this journal has served me over the course of the years to keep an eye out on where I fall down. And by keeping an eye out on my own behavior, by being a student of my own behavior, I've been able to watch my weaknesses, my strengths, where I need help and where I need to go to ask for assistance. Then the last few years I have been able to look out and see the things that I just don't do well and it's finally time to ask for help. That is where my journal has really been able to serve me.
- Over the course of the years I've just been able to watch and see some strengths I have. There are some things that I just don't do well and it's time for me to get off my high horse and ask for help...and I finally got around to doing it. The payoff has been terrific.
- C.J. Lauria: That's wonderful and listening to you I have to think that your belief is that there is a fine line between personal and professional development...that they seem to go hand and glove. Is that correct?
- Julia Hubbel: I don't think you can separate them. I think that they are twin parts of ourselves, that, as we develop as human beings, we develop professionally as well.
- C.J. Lauria: Very good. Very good. Well I tend to agree with you there. You're a very busy lady and we certainly appreciate your taking the time to interview with me today. Your comments have been most helpful. I know that there are many aspiring entrepreneurs all over the world that would love to have successes, but we want to show them that success on a personal level must come as well and, frankly, first.

THE TIPPING POINT OF SUCCESS

“EVERY SUCCESS IS A SHARED SUCCESS”

Julia Hubbel: It does come first and I think that to be able to look in the mirror and say “here is where I’m strong,” “here is where I’m weak and where I am weak I want to bring in the community and ask for help.” There is a strength in being able to say I want to bring in help and where I am strong let me give this back to the community and share this. So there is a responsibility to give back where I am strong and to offer this to the community to make the community stronger. There is a personal responsibility on both sides of that, C.J. “Let me give where I am strong.” “Let me ask where I am weak,” and there is a double-sided responsibility in both of those areas.

C.J. Lauria: Julia Hubbel, author of Word Food: How We Feed or Starve Our Relationships and we’ll be looking for your new book soon, The Hub Factor. Thank you so much for taking the time with us today.

Julia Hubbel: It was my pleasure, C.J. Thank you so much.

C.J. Lauria: Certainly.

www.thehubfactor.com

C.J. Lauria: **Stephanie Olson** is touted as one of the nation's premier financial strategists. Steph is a nationally recognized expert in implementing strategies that promote wealth, protect assets and creating a step-by-step plan for achieving financial goals in real terms. Stephanie also is the author of the book, “The Power of Money.” And she is of course now pleased to announce the release of “*Steph Olson: The Power of Money*” this spring on American Public TV nationwide. With over 20 years experience in the financial industry, Stephanie is a regular speaker in financial and investment workshops throughout the country.

I’m glad to have you here today, Stephanie. Welcome.

Stephanie Olson: Hey, thanks for having me C.J., I really appreciate it.

C.J. Lauria: Oh, you bet. You know, I’ve known you for a few years and I know that you have worked very hard to help people (especially those with some assets to protect), to really create a very nice defense strategy for protecting the family wealth. And you, of course, have had a chance to think about our burning question. We’re talking about the subject of success. And of course, as you know, I speak across the country about the importance of having personal success at home before enjoying victories out there in the secular world.

So, with regards to success in a generic sense, I’d like to ask you this burning question, are you ready?

Stephanie Olson: I’m ready.

C.J. Lauria: Okay, good. What was the deciding factor that made the difference in your success?

Stephanie Olson: You know we’ve had some off line conversations and there’s an awful lot that goes into one’s definition of success and you know, wealth comes into it from a financial perspective and a family. As you know, there are a lot of ways to define wealth. But you know, I don’t think that there is any one deciding factor. I think that it’s a *series* of decisions that are made on a consistent basis. There’s a great saying that “extraordinary isn’t anything more than doing ordinary things on a consistent basis.” So I don’t think there’s any one decision except maybe to show up, you know? Sometimes making decisions isn’t fun and sometimes the decisions that you make don’t turn out exactly like you want. But to keep showing up and making decisions, I guess, is maybe the key that I would say I would attribute to my success.

THE TIPPING POINT OF SUCCESS

“FOCUS, CLARITY AND COMMITMENT”

- C.J. Lauria: It sounds to me like you're saying that ordinary people can achieve extraordinary things by developing a simple trait called *persistence*.
- Stephanie Olson: Yes. You know, there's a great book. I think George Leonard wrote it. And it's called, *Mastery*. It's about accepting plateaus as well as the climatic moments of life and even the valleys. I have a great mentor, his name is Keith Cunningham, and he has a saying that you "get in line and stay in line." And so you know, kind of get in line and stay in line and keep doing what you're doing. And there may be some setbacks, but you know, make the decision to keep moving forward.
- C.J. Lauria: You know, I've also heard what you said stated a little differently, that 'part of success is having failures along the way.'
- Stephanie Olson: Yeah, I've heard that... it's kind of that same thing. It's not how many times you fail; it's how many times you get up.
- C.J. Lauria: Right.
- Stephanie Olson: Yeah, I think it's just not conceding to any other alternative, but to do what you set out to do.
- C.J. Lauria: Yes, yes. Now I have to imagine that you, like anyone else, have your own set of personal fears and it had to...at some point you had to muster up some courage to persist in something that was difficult, let's say. How did you overcome your fears?
- Stephanie Olson: Some people would say "sheer abstinence." Others might say that I'm too dense to recognize danger. You know, there's a mentality of commitment. You burn your ship and sometimes you have to do things that you don't really want to do. I guess that's part of fear. And sometimes you just have to, I don't know, I think you just have to accept those things and keep really good people around you.
- I've been blessed, as we've talked about before, I've been blessed with great mentors. And so I think mentorship is just an unbelievably great way to give back. You know, these days when we don't have apprenticeship programs any more. So it's important to get good advice from a mentor; somebody who has been there, done that, is doing it. You know, some of the fear of taking that next step is mitigated because you've got somebody who has done what you've never done before. So, I think to overcome fear, mentoring is the best asset one can have.
- C.J. Lauria: Sure, sure. I think back in history, of course, before our time; if a young man was to pursue the family business, his mentor would be good ole' dad, you know. And so in

the traditional family arrangement of things, mentors were very close to home. Of course, the world has changed, so we have to seek out certain qualified association.

I know that you are well-known for associating with some of the best in their respective industries and, collectively, you've created a real synergistic business for yourself. So, yes, I agree with you. Networking with the best is a very, very good proposition. Some of history's greats have been very well known for getting the best available associates in areas where they may be weak.

Stephanie Olson: Right. You know, if we all understand that we can't... as much as we try and as much as we'd like, we can't be everything to everybody, to add people around us who have experience that we don't have, can bring great things to the table. I mean, it helps you navigate your daily world. Like you said, it typically adds to a good business model, I think.

C.J. Lauria: Yes. That makes a whole lot of sense, it really does. Well do you think that there's any particular personality trait that served you best in moving forward in your career?

Stephanie Olson: I don't know that I can recognize any one personality trait. I think it really goes back to being focused on where you want to go. It's not being, I guess, drawn into the moment. Sometimes you have emotion that's surrounding whatever happened during the day, but if you can rise above that at least by the end of the day or by the next morning and realize it's only a small part of the overall picture, you can focus on what's really important. You know, it doesn't mean something huge." The objective is keeping your eye on the *overall* picture instead of getting caught in some of the smaller things that may or may not be as important.

C.J. Lauria: That makes a whole lot of sense, yes. Well, I think you've echoed the words of many effective people throughout history there, that of always focusing on the bigger picture and not allowing the little pitfalls to cause you to stumble.

Stephanie Olson: And you know, to chart a course is difficult. I know many of us have meandered through life. If you would have asked me when I was a teenager, would I be doing what I am today, I'd give you a resounding, "No!" I thought that I would be doing something entirely different. But you know, the big picture I don't think has to be cast in stone. There has to be clarity to a certain degree, but a *willingness* also to take a path that's presented to you.

C.J. Lauria: Ah, so in other words: 'be yielding and be ready to change course,' if need be.

THE TIPPING POINT OF SUCCESS

“FOCUS, CLARITY AND COMMITMENT”

Stephanie Olson: Yeah, to be open-minded. You know, to hear things out. We have a society where you're bombarded with marketing all the time and sometimes we get very closed off to certain ideas because we feel like we're being had or taken all the time.

C.J. Lauria: Yes, very true.

Stephanie Olson: I think it's important to stay open to new ideas and be willing to at least put an effort into knowing or learning new things.

C.J. Lauria: Hey, opportunity knocks, the question is: “will you be there to answer the door?” Right?

Stephanie Olson: Right. That's right.

C.J. Lauria: Steph, thank you so much for taking the time with us and we'll, of course, be looking for your new show, “The Power of Money” on American Public Television, this spring.

Stephanie Olson: Okay, thank you. I so much appreciate your having me.

C.J. Lauria: Likewise. You take care.

Stephanie Olson: You too.

www.aegiscouncil.com

C.J. Lauria: **David Bork**, author of, The Little Red Book of Family Business, also Family Business, Risky Business, and the contributor to many other published works, is an original pioneer in the field of family business consulting and is among the world’s leaders in counseling family businesses. Since 1970, he has assisted hundreds of families in charting their way through every imaginable family business issue. David’s level of expertise is balanced by his modest, friendly and approachable style. He has worked with clients in multiple countries on six continents.

David is an avid bicyclist who pedaled 15,000 miles between 2006 and 2009. He loves to find the best coffee shop in the places he visits where he can sit down and engage the locals.

Currently, he is learning Spanish to enable a further study of Mayan, Inca and Aztec cultures, which he finds fascinating, and I do, too. He’s in search of the world’s best banana cream pie. David’s goal in live is to have his grandchildren squeal with delight when they see him, and they do. It’s a pleasure to have you here David. Welcome.

David Bork: Well thank you very much and I appreciate being included in this very important project.

C.J. Lauria: We’re glad to have you a part of it. David, as you know, the burning question we are addressing today is: “What was the deciding factor that made the difference in your success?” I’d love to hear what you have to say.

David Bork: Well, that’s very interesting because I’d like to tell you that I’m so smart that I planned the whole thing, but that wouldn’t be true. You know, what happened to me, I started a business in 1968, and then had my first family as a client in 1970. I used what was state-of-the-art organizational theory at that time. Now, here’s a very interesting little anecdote. About 40 years later, one of the members from that original client group contacted me and said, “David, I want a little of your time.” In any event, I came away from that case 40 some years ago and I realized I didn’t have any explanation for what was going on in terms of the intense interpersonal relationship between family members in that system. So I looked around for some organized body of knowledge that would explain that and there simply was not an organized body of knowledge.

Now what I learned is that you could craft an elegant business solution, but the key to implementation rallied around family psychology. So I’d integrated a contemporary Family System Theory with sound business practice and subsequently also then individual development.

That was really interesting. Probably the most important of my various skills is that I'm a very curious person. I want to know what's under the rocks, and so I turn the rocks over. So when I was first starting out that work and using the psychological principles, the PhD's in Psychology would say to me, "You don't have a PhD in Psychology, you shouldn't be using that." And I said, well, it just makes sense. An idea doesn't really care who has it, you know, the idea actually has no opinion on the holder thereof. So I just took that idea and started using it in my work.

And then the... more technically, business technology-oriented people said, "Well, that stuff sounds pretty soft." So the point is that I held firm to what made sense to me. So in terms of one of the qualities over the years is the ability to stay true to what makes sense to me regardless of the opposition that might be presented to the idea.

C.J. Lauria: I would have to guess that your *curiosity* caused you to learn a lot more.

David Bork: Well, I think that's been certainly true and I think of myself as a lifetime learner. I mean, I'm just always looking for new and interesting things to learn. I went to a painting workshop recently, and it was a very interesting learning experience just to allow myself to focus exactly on this tiny little piece of paper that was in front of me and try to create something artful. And that was a new dimension. I learned from things like that.

C.J. Lauria: Interesting. I appreciate your comments about how, when you got started, there were others around you who may have been better educated, may have been better equipped for one reason or another, had more resources... that took a lot of courage for you to persist. How did you overcome your fears in order to move forward?

David Bork: I was broke. Ha ha, you know, when I started my business; I had \$2,000 and two new babies. So that's a very big motivator to get thing moving.

C.J. Lauria: Funny thing isn't it. Ha ha

David Bork: Well, that's reality, isn't it?

C.J. Lauria: Sure.

David Bork: That's true for a lot of us. And so, what I found is that, you know, I was highly motivated and I felt this was an idea that made sense to me and so I was going to stay with it regardless. So at this point, I'm not a board certified psychologist, but I know I'm an excellent psychologist. I'm not a therapist, I'm not an accountant or an attorney, but over the years, I was helping family businesses and I had to become knowledgeable about all of these things. It's not at all unusual for me today to write an agreement and

then hand it to the attorney to tune it for us in compliance with whatever the law is, but the fundamental concepts are the same. The difference there for me is that attorneys are generally schooled in adversarial and a litigious point of view and that's not what makes families stay together in business. So, I write agreements that cause people to work together in a constructive, positive way.

C.J. Lauria: That's very interesting. I often have written about the connection between professional growth and personal development and that personal development must precede professional growth. I imagine dealing with family businesses; you are right in the middle of that.

David Bork: Well, let me just say that you're point about the personal growth is absolutely true. In the mid-'60s, Baba Ram Dass wrote a book entitled The Only Dance There is. Now, before I tell you about the book, I'll just tell you that he was really Richard Alpert, he was a Jew in a Christian culture. His father was Chief Council of the New Asian Railway, went to Yale and then Harvard and he got a PhD. and then he hooked up with Timothy Leary and together they started doing LSD. Leary got hooked on it, but Alpert left Harvard and went to India and he studied with a guru when he wrote this book titled, The Only Dance There Is. It's not very well-written, but the message is powerful. And the only dance that really counts is the work you do on your own head to get it well screwed on and going in the right direction and to have some *humility* about all of it. And that dance takes self-discovery, it takes exploration and it takes a lot of different angles that are very important in that process.

C.J. Lauria: Very interesting. I couldn't agree with you more. It seems that that particular approach is not as common in the Western world as it appears to be in the Eastern world.

David Bork: Well, I'm not in the position to really compare and subtract that, but I certainly know that that mindset has served me well and served my network of friends well who are accomplished professionals.

C.J. Lauria: Very interesting. You are a very interesting person. You know, one thing I appreciate about you is your poise. You've been around the block and you have a certain confidence that has emerged from your humility. I find that to be impressive.

David Bork: Well, you know what's really interesting, recently a friend of mine wrote a book and he quoted a guy named Walter Russell. And Walter Russell was himself a renaissance man who died in the '60s. But he said that people of mastery have three qualities in common; first, they all work hard, produce and achieve vast amounts in their field. I'm a very productive guy and one of my tasks today is to write the column for the *Capital*

Magazine, it's the leading business magazine in Turkey, and I regularly produce a column once a month. So, back to the people of mastery, they produce and they achieve. The second thing is they seldom know fatigue. I have an amazing amount of energy and I'm 74. And lastly, their minds grow stronger with age; they live a creative and abundant life right up to the last breath. And I think that I resonate to all of those clients and you probably do as well.

C.J. Lauria: Well, I just love listening to you. Unfortunately, our time is up. But I've got to tell you, your comments have been very well received and I think our readers are going to really enjoy going over and reconsidering your thoughts. Perhaps they ought to reread your chapter. David Bork, thank you so much.

David Bork: All right. Well, you're very welcome. And the truth is I never run out. All right, well you have a fantastic day and thank you for including me.

C.J. Lauria: You bet.

www.davidbork.com

C.J. Lauria: At age 10, **Jeff Williams** had his first entrepreneurial encounter, almost by accident. Thanks to his grandmother’s promotion among her Bridge Club ladies, he suddenly found himself committed to cut 40 lawns a week. So, Jeff got three of his Little League buddies together and they ran a full-time summer lawn care business. Even as he settled down in a fairly traditional career path after earning a business degree from the University of Virginia, Jeff Williams continued to engage in entrepreneurial projects such as earning a cool thousand bucks for organizing a spring trip to New Orleans for his college friends.

Jeff says, “I had been told by the business school Dean that I was being groomed to become someone’s CEO, but I couldn’t get the memory out of my head of that summer when I was a 10-year-old entrepreneur. This all occurred when Jeff was working on his MBA.

Later in life, Jeff finally jumped out of the corporate world at age 39 to start his first business, the Go Smart Business Startup Center. By the time he started BizStarters.com at age 50, the very same corporate friends who had ribbed him for taking risks now changed their outlook. “Now my Boomer friends continuously call me with ideas on how they can take early retirement from their corporate jobs and join me as small business owners,” says Jeff.

Jeff understands from firsthand experience the financial challenges that many of his 50 and over peers are facing. In fact, more than 50% of the U.S. workforce is not eligible to receive a pension. So Jeff’s passion was to form a company that would help Baby Boomers address these issues. Today, Jeff Williams is a nationally-renowned business start up coach and trainer. He has written 11 small business workbooks and guides as well as acting as a featured advisor on SBTV.com, the #1 source for small business How-To videos.

Mr. Williams is frequently quoted in national print and online business publications such as MSN.com, Fortune.com, WallStreetJournal.com, and Kiplinger’s Finance, from which BizStartes.com won *Best Entrepreneurial Website for People over 50*. To date, thousands of new entrepreneurs have completed his business startup training program. Jeff currently lives in suburban Chicago with is wife, Mary Ann.

Welcome, Jeff. It’s good to have you here today.

Jeff Williams: Thank you C.J.

C.J. Lauria: You know, we were talking about your successes and I appreciate the fact that you pursued your passion despite negative feedback from friends, perhaps family, and you enjoyed some success doing so. In fact, today you are helping lots and lots of Baby Boomers to work out their financial future. I would like to address our burning question for today and, as you know, that is: What was the deciding factor that made the difference in your success?” Why don't you tell us, please?

Jeff Williams: Well, it's a good question. As with a lot of entrepreneurs, it didn't come smoothly and it didn't come all at once. I started my company 23 years ago as a licensee for another company. A gentleman in Indiana had developed what I thought was a pretty good business start-up training program and I didn't really know how to do that. I knew a lot about business, so I started with that. I thought, “boy this is going to be great. All of the details have been taken care of for me. I'll just get out there and sell,”...which I knew how to do quite well.

C.J. Lauria: Sure.

Jeff Williams: Well, unfortunately, about a year into this, I realized that we needed to modify the program to make it a lot more street smart for an urban area. I tried and tried and tried to communicate with the gentleman who I had licensed this from, but I never heard from him. Finally, I went to my attorney and I said, “Gee, what should I do?” And he said, “Well, don't you have an exit clause in your contract?” And I said, “Yes.” He said, “Well, send him a registered letter and tell him that you're done.” Well, that was all well and good, except that now I had no business! So I'm a year into it, about \$30,000 later and now I had no legal business. So, I check into a hotel here in suburban Chicago for a whole weekend with a number of blank yellow pads and some pens and I just started my company all over again.

So this was my first real bump in the road. I did, by the way, find out many years later that the gentleman that I had licensed this from was undiagnosed chronic depressive. He had gone into a downer and wasn't talking to anybody. My wife had supported me in walking away from a well-paying corporate MBA-type job. She knew that this was the path I needed to take and suddenly a year later; I had to go to her and say, “Honey, it all blew up.”

C.J. Lauria: That must have been tough, huh?

Jeff Williams: Yep. That was my first drawing point.

C.J. Lauria: Wow! So, by the way, you mentioned getting that yellow steno pad and checking yourself into a hotel. Was that for the purpose of doing it without distraction?

Jeff Williams: Yes.

C.J. Lauria: Do you feel that was a key?

Jeff Williams: Yes. I'm somebody who works pretty well by myself. I don't know why this is, exactly, but I was kind of a loner as a kid. Partly because I grew up in a rural area until I was seven or eight and had to learn to entertain myself. Now that extends into my business life too in that, whenever I've had a really big problem in the corporate world, I go and noodle it out myself. So I was drawing on this at age 41 at this point to restart the company and I've always had good success doing that. Now, that's not to say that I don't work well in teams or I don't seek out counsel. I do. But when I have a problem, I kind of go inside myself first and figure out what I need to do next.

C.J. Lauria: You optimize your creativity when you're alone.

Jeff Williams: Yep, I really do. I draw on everything I've learned and I know and understand and then I go out to some people and say, "Listen, I'm thinking that this might be a good path, what you think?"...because I've already kind of thought it through at that point.

C.J. Lauria: Sure, sure. You know, to have a business failure is tough enough. You just shutter at the thought, but to have one at 41 can be a bit of a cold shower, you know. You pursued your dream about assisting Baby Boomers. You, yourself are a Baby Boomer, and I assume we're defining that as anyone born from 46 to 64, correct?

Jeff Williams: Yes.

C.J. Lauria: Okay. You mentioned to me the other day that you kind of have a slogan in your business that you go by and that is: "Nobody will hire me after 50, but they'll sure buy from me." Would you like to elaborate on that?

Jeff Williams: Yeah, I sure will. They may hire you, but the chances are getting less and less. I know, particularly here in Chicago, this has long been a Fortune 500 city. The mentality here was, if you lost one Fortune 500 job, you would find another one. And in past recessions, that's been true. In the 1990 recession, the 2000 recession, well this time it's different. This is different from any recession since I got out of college in 1970.

Today, if you are out of the corporate world, either through early retirement or from downsizing, you have probably less than 1 out of 10 chance of ever getting back into the

corporate world. It's a completely different landscape. So what I say to people is, they may not hire you after 50, but they'll buy from you. Corporations will buy from you, and certainly consumers will buy from you. So you need to have a different sense of how to do work. What we're talking about here today is not jobs. We're talking about work. And that's a broader concept than jobs. So what I really mean by that is that, for your economic livelihood, you've got to think broader than just how to get a W2 job.

C.J. Lauria: Okay, so when you say “thinking broader,” I'm thinking of words like courage and overcoming your fears. And you had to do the same thing. Now, how did you personally overcome your fears?

Jeff Williams: Well, I think three things were really critical to me. One is, I had some mentors that I've had for a long time and they were, not necessarily business mentors, but they were people I knew. One was a gentleman I knew through my church, and one was a gentleman I knew through sports because I played sports a lot of my adult life. They were really good sounding boards. And I went to them with my original business plan when I was getting ready to leave the corporate world. Quite honestly, they thought there were some real shortcomings in this and they weren't afraid to tell me. They really thought I didn't have the revenue formula figured out carefully enough. So that's one source.

Secondly, I am very fortunate that my wife not only loves and supports me, but she's a very smart lady when it comes to business.

C.J. Lauria: You are very fortunate. Yes.

Jeff Williams: She's very intuitive. Her career was not in business, she worked for our court system here and most of her life she's been around lawyers, but she just hasn't **** for business. And quite honestly, one of my shortcomings in the early years of my business is, I didn't talk to my wife enough about my company. I didn't allow myself to access that, so the second one was my wife.

And thirdly, was a group of other entrepreneurs that I had met because I had this big metamorphosis I had to go through. For 20 years I hung around with MBA's, and now suddenly I'm age 41, I'm a year into business, most of my MBA friends don't talk to me anymore because they thought I was stupid to leave the corporate world. So now I had to make a whole new network of friends. And fortunately I met some really great entrepreneurs my first two years in business. And they were just so valuable to me to help me overcome this, because I remember being terrified. The first time I entered into a partnership agreement, it was for \$50,000. I was terrified that I was going to get

manipulated; they were going to ruin my business and I was going to have nothing at the end. I went to my one particular fellow entrepreneur named Randy, and he just laid it all out for me. He said, “I’ve done this before. It’s a great thing if you do it right, here’s how to do it right.”

C.J. Lauria: Wow, well you know, I really appreciate this. I have to tell you, regrettably, we’re out of time here. To sum this up, you say then, the key to overcoming your fears was having a good mentor, a loyal supportive soul mate, and networking with like-minded entrepreneurs. These were a big advantage for you. Jeff Walker, thank you so much for your contribution to The Tipping Point of Success. I look forward to talking to you again soon.

Jeff Williams: Thank you C.J.

www.bizstarters.com

About C.J. Lauria

Upon graduating from High School, after skipping both the 6th and 12th grades as a high achiever, Charles Lauria entered full time volunteer work. The next eleven years he spent working with thousands of people from all over the globe. The lessons learned from these interactions led to the development of highly tuned skills that would later be employed in an array of diverse accomplishments.

In 1988, with very little money, C.J. began investing in real estate part time and by 1990 owned and managed 2 apartment complexes. During this time, he held down a corporate sales job, achieving #1 in the U.S. among his 800 contemporaries. He attributes this to the people skills he learned during his tenure as a volunteer helping to change peoples' lives for the better. His dedicated interest in human behavior and psychology has given him a definite edge over his competition.

In 2007, C.J. Lauria was set to retire while still in his 40s, when his marriage of 30 years ended. This was a time for solemn reflection and assessment of all that was important in life. As a result, C.J. reinvented himself and chose to pursue his calling. The following year, along with satisfying some personal dreams, like promoting 11 concerts, learning to pilot small aircraft and becoming a Master Scuba Diver, C.J. Lauria, chose to use his talents and experience to impact the lives of as many as he possibly could. In 2008 he emerged from his personal trials as a new and abundant individual. He founded Invesdoor.com, an Investor Resource Center and his mentorship program, Mentor for life![™]

His keen insights led him to predict the bursting of the U.S. housing bubble back in 2004. Thus he had sold most of his properties by 2006. As an avid student of history, C.J. Lauria is among the top Forecasters of the Housing market. As an example, visit: www.realestatemotor4life.com and reference "Market Forecast."

Today, as a Visionary, Entrepreneur, Investor, Author, Speaker and Mentor, C.J. Lauria is realizing his dream of impacting the lives of thousands of families internationally. He is a sought after Lecturer, particularly skilled in the art of teaching. His humor and passion for life is contagious and makes C.J. Lauria one of today's foremost Entrepreneurial Mentors.

Unlike the "Information Merchants," as he calls them, C.J. is ardently focused on bringing value to the many new Entrepreneurs who sincerely desire to start and operate their own profitable business from home. His Mentor for life![™] partnership plan was specifically designed so that both student and Mentor have a vested interest in the success of that business. Mr. Lauria is also passionate about the absolute necessity of personal development before any professional advancement. Thus, his programs, which are designed to be the "last REI Program you'll need to buy," as he states it, begin with the development of the proper mindset which will invite future success.

As this book brings out, “success,” as defined by C.J. Lauria, is not necessarily measured by your bank account. He says that it is, rather, “the ability to find contentment every day and achieve an abundance in everything we do. Money is merely a byproduct of our already-successful perceptions. ‘Success’ means having the ability to do what you truly *want* to do and be with the people you love.”

Mr. Lauria resides in Northern California with his wife and daughter and believes in God and family before secular pursuits. He daily enjoys doing what he truly loves and hopes to share his secrets with as many who are willing to learn and embrace them. “Attitude is Everything.”

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