

The Absolute
best way
in the *world* for

African
American
Women
to make

MONEY

by: *Lorna Rasmussen*
& *British Hill*
with *The Direct Selling Women's Alliance*

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Dedication

This book is dedicated to the all the women of color who have discovered direct sales as a way to live their dreams. Your success inspires us!

It is dedicated to those of you who are exploring the possibility of a profession that will allow you to be who you are meant to be, to have what you deserve to have and to thrive as the brilliant, talented and generous women you are.

For all of you, we hope this book will be a guidebook,
an inspiration and an encouragement.

Foreword

BY MIRIAM MULÉY



Miriam Muléy

Chair, DSWA Diversity Advisory Board

Author of The 85% Niche - The Power of Women of All Colors

Today, your ability to relate to people—to their age, culture, race, gender, disability, orientation, and religion—is at the heart of business success. While true in every business, in Direct Sales, it is critical. Without an understanding of the world from the perspective of the people to whom you are selling or approaching to recruit, you may never realize the success we could have in this profession.

Black women are very entrepreneurial. In 2004, there were more than 500,000 African-American women owned businesses in the US. They are under represented in the ranks of Direct Selling, perhaps because they don't know about the opportunities or, more likely, because no one has invited their participation. That is a loss for the profession and it is a loss for African American women. Those who do enter the ranks of the profession are often very successful, as demonstrated by the stories at the back of the book.

The Absolute Best Way in the World for African American Women to Make Money is the story of two black women – but the advice is applicable to everyone. We deserve to be rewarded for our hard work. We deserve to have control over our lives and our futures. We deserve to be acknowledged and applauded for our efforts. We deserve to be paid what we are worth. We deserve to be treated with respect.

While this book addresses African American women directly, it is a book that should be read by everyone. Black women are an untapped resource as consumers and as business owners in Direct Sales companies. But you must hear them and speak to them in a way that will reach them. Reading this book will help you do just that.

Introduction

BY LORNA RASMUSSEN

We have entitled this book “The Absolute Best Way in the World for African American Women to Make Money” because after over 70 years of combined working experience, we feel that we have truly found the best way to make money. Not just best for us, but for most women.

The book is mix of styles - part parable, part instruction and part examples. The story is a compilation drawn from the lives of many women and their experiences. It doesn't reflect the lives of all women but we believe that it reveals some of the truths of working in corporate America-living in a world that may constrain and limit African American women. It reveals one way, we believe the best way, to live a life that rewards you for who you are and what you do.

Obviously each woman must, in the end, choose the path that is right for her. So the book, while taking the reader on a journey with two women, Serena and Tanisha, is really meant to take each reader on her own journey. To that end we have included links to the “tools” that Serena has provided to Tanisha to help her understand herself better and to discover her own “Best Way”.

We invite you to read the story and enjoy it as a story. But we also invite you to take the journey along with Tanisha. Discover where you are in your own exploration, why you would like to make changes in your life and what path is the right choice for you.

At the end of the book we provide you with portraits of a group of highly successful women who chose a path similar to Serena. They are a very small sampling of thousands of successful women in dozens of companies that fit the criteria we set forth in the book.

Thank You's

First, I want to thank my co-authors who carved out precious time from their busy schedules to make this book a reality. British Hill, a talented coach and member of the DSWA Diversity Center Panel of Experts. She brings a wealth of insight and her own experience in the profession of Direct Sales. And Nicki Keohohou, CEO and co-founder of the Direct Selling Women's Alliance, who is changing the "industry" of direct sales into a "profession". In addition to her untiring work on behalf of all women in direct sales, she invested time to help bring this book to you. She is an inspiration and a wonderful friend to us all.

And, additionally, I want to thank the women who contributed their time, wisdom and spirit to the book. We will be forever indebted to them for their insight, perspective and the words of wisdom they have shared with you. There is a common thread running through many of their stories...that direct sales is a way for women to take control of their lives and not live in a world that does not value them or forces them to choose between having rich and fulfilling careers or rich and fulfilling lives. These are women who truly have it all.

And finally to all of you, the readers. This book was conceived of and written for you, with you always on the top of our minds. We would love to hear from you and dialog about your experiences. We know that many of you already or will eventually deserve to be included in this publication as role models for others. We look forward to the day when we can celebrate your success. In the meantime we encourage you to communicate with us through our websites.

www.dswa.org
www.DSWADiversityCenter.com
www.DSWABlackWoman.com
www.absolutebestway.com

CHAPTER 1

Dreams Deferred

What happens to a dream deferred? Does it dry up like a raisin in the sun?
– Langston Hughes

Tanisha waited anxiously as the phone rang. With each ring her body grew more tense. This was one of the hardest calls she had ever made and she was struggling not to just hang up. Finally there was a voice on the other end of the phone.

“Hi, this is Serena. May I help you?”

The cheerful greeting was met with silence.

“Hello?” “Hello, is anybody there?”

“Hello, Serena? It’s Tanisha, Tanisha Hall.”

Again there was silence.

“Tanisha? Did you say Tanisha?”

“Yes.” Tanisha was now almost trembling with apprehension.

Serena’s voice suddenly filled with excitement and she burst out with, “Tanisha! I can’t believe it. It’s been years. How are you?”

Tanisha felt herself relax. The worst part was over. She had made the call. Now the rest was in God’s hands. Whatever happened, she had reached out as she had promised herself she would.

“I’m OK. Well, no, I’m not. That’s why I called. Serena, I’ve been such a fool. I cut myself off from you, from everyone and now”

Her voice trailed off.

“Tanisha, you know whatever you need, I’m here for you.”

Serena’s voice was soothing and compassionate.

“I know.” Tanisha was choking back tears at hearing Serena’s kind words.

“It’s just been a long time and I haven’t been such a good friend after all you’ve done for me ...”

Serena cut her off.

“That’s what friends do. And you did the same for me. Remember? Now tell me, what happened. And where are you?”

Tanisha composed herself.

“I’m back in Atlanta. I should never have left but I was just trying to create a better life for the girls and ...”

Tanisha stopped abruptly and, in a small, almost childlike voice asked, “Serena, can we get together? I really need to talk to someone and I’d like that someone to be you.”

Serena laughed. “Of course. When? Where?”

They quickly picked a coffee shop near Serena’s condo. Tanisha felt a rush of conflicting feelings as she set the phone down. She was elated that she had rekindled what had been a very important relationship. But now she would have to make up for how she had behaved toward Serena, a woman she had once thought of as her sister.

A Time For A Change **CHAPTER 2**

If you don't like something, change it.

If you can't change it, change your attitude. Don't complain. – Maya Angelou

Everything had changed in this part of town since Tanisha had last lived in Atlanta. Shiny glass towers had replaced shabby store fronts and the sidewalks bustled with activity. Young professionals of every color and nationality jostled with each other as they rushed off to jobs. And judging from their dress, they had great jobs.

Everywhere people seemed intent on getting down to business, even in the fancy little cafe where Tanisha stood in a long line to buy an overpriced cup of coffee. Little clusters of two and three people sat engrossed in conversation or working on their laptops. It seemed like everyone was busy with important matters.

Tanisha recalled the quote she had once heard about Atlanta, “The city too busy to hate.” Commerce was the life of the city and young African Americans were embracing it with a passion.

Tanisha made herself comfortable at the last vacant table in the bustling shop. She stared out the window as she sipped her coffee and thought about her friendship with Serena. They had been inseparable since they had found each other in the waning days of high school. Both were outsiders in a school that was divided between the “have’s” and the “have not’s”, between those likely to succeed and those just as likely to fail. The divide at school was as distinct as the tracks that ran through the little town separating the well-heeled from the down-trodden.

The school was integrated and, for the most part, the divide between students wasn’t along racial lines. Serena’s family was part of an emerging black middle class. They had been drawn to the town by a new hospital where her father had a practice with the promise of a bright future. Tanisha’s family had lived in the area for generations, first as share croppers and then as workers in the new factories that had sprung up following the Second World War.

What drew the two girls together was an insatiable appetite for life and a burning desire to escape the confines of small town America. They had met on a sports team where both were star athletes. For Serena it was an outlet for her highly competitive nature, for Tanisha it was her ticket out of town through a sports scholarship.

When Tanisha won that scholarship to a prestigious school in Atlanta, Serena decided to join her. That's when their real adventures began. To no one's surprise, they both excelled in their studies and, right out of college, moved easily into great jobs in corporate America.

The competitive spirit of their high school sports days remained with them as they each tried to out do the other climbing the corporate ladder.

Gradually, their lives began to diverge. Tanisha found herself pregnant and quickly married to a young man she had met at work. She settled into family life with a daughter who was, in just two years, followed by another daughter, and then a divorce. Left to raise the two girls on her own, life became focused on work and her daughters.

In the meantime, Serena was spending a great deal of her free time pursuing entrepreneurial ventures. Corporate life had lost its appeal as she watched people just above her be promoted or demoted without consideration of their skills or contribution.

Serena saw the writing on the wall and realized that she needed to do something different. She had to get off the corporate track that she believed was leading her no where.

At first Serena had kept Tanisha informed and, in some cases, involved in her various pursuits. But as her girls grew up, Tanisha began to feel that she could not take either the time or the focus from her corporate job. It wasn't that she didn't share Serena's attitude about corporate America, it was just that, in her own words, "She couldn't afford to mess around" like Serena was doing. It was too big a risk for her.

Life wasn't exactly a cake walk for Serena as venture after venture failed. But it seemed that every failure simply fueled her desire to find the thing that would succeed. It had the opposite affect on Tanisha, taking the wind out of her sails. She finally had a reality talk with Serena and let her know that she could be her friend but she didn't want to be taken into anymore of Serena's "money-making schemes".

That talk and the increasing family responsibilities spelled the end of their tight friendship. Shortly after the talk Tanisha took a position with a very large company in Seattle, Washington. The two women wrote to each other and sent holiday and birthday cards but those gradually became more and more infrequent.

As Tanisha sat in the café in Atlanta sipping her coffee she realized she couldn't even remember the last time they had written or talked to each other.

CHAPTER 3

Support to Change

Your work is to discover your work and then with all your heart, give yourself to it.
– Buddha

Lost in her thoughts, Tanisha didn't see the stylishly dressed woman approach her.

"Tanisha?" asked Serena. "Is that you? Oh, my gosh it is"

Tanisha jumped up into Serena's embrace and they both just laughed and laughed.

Finally, holding Tanisha at arms length Serena said, "It's so wonderful to see you after all these years!"

"Girl!" cried Tanisha, "You look hot!"

And she did. From her close cropped, red tipped hair down to her 3 inch heels, she was the picture of urban style and sophistication.

"What have you been up to?"

Serena laughed off the compliment and the question.

"Let me get a latte and we'll catch up" was all she said.

As she walked across the small shop it seemed that all eyes were on her. It also took her awhile to cover the small space because she seemed to know so many people. Every few feet she would stop to shake a hand or say hello. People treated her with respect and some with a little awe. She stopped and spoke, if even for just a couple of seconds, to everyone who spoke to her and made certain that each person was acknowledged. Tanisha watched the exchanges and was struck by how poised and certain Serena was. It was as if she had grown up beyond her years.

When she rejoined Tanisha with her coffee, it was as if all the years apart were suddenly gone. They were two old friends with the same bond and affection for each other. Tanisha felt tears coming to her eyes.

“I am so happy to see you” she said.

Serena’s smile broadened and in a soft voice laced with emotion she whispered, “Me, too.”

Within minutes the two were deep into a conversation that was mostly about what had happened to Tanisha in the intervening years. After a half hour or so of sharing about the girls, her various jobs and the moves that they had made, she was finally up to the present.

“I’m so sorry; I’ve done nothing but talk about myself.” Tanisha said with a tinge of embarrassment.

“That’s OK,” replied Serena. “I’ve missed you and I want to know everything about you and the girls. But when you called, it sounded like something had happened. What’s brought you back here in Atlanta?”

Tanisha realized that all the talk about the past was her way of avoiding discussing what she really needed to say to Serena. She knew the time had come.

“You remember when we use to spend hours in cafes like this talking about our futures, dreaming about how we’d travel the world and live a life of adventure? How we’d make a difference in the lives of others and build a life of significance? I’m not complaining about my life. In fact, I’m proud of the fact that I’ve been able to support my daughters and be successful. But there is something really missing in my life. It feels empty and, well, pointless.”

“It seems like everything I worked and sacrificed for has come to nothing. The job in Seattle was OK, at first, but it changed. Finally, when the company bought out their competitor, they laid off my whole department. They said it was just business but ‘just business’ doesn’t make you feel any better when you’re being fired. Now I’m back here in Atlanta, just like when and where I started.”

Tanisha paused as if to compose herself. After a few minutes she said, almost in a whisper, “I need someone to help me sort out what to do and you were the only person I could think of.”

Serena waited for a moment as a shop employee came to clean the table. Finally, she reached across the table and patted Tanisha’s hand and smiled at her.

“Tanisha, I will do anything and everything to help you. Do you need money?”

Tanisha shook her head, “No, no, I’m fine. The company gave me a good severance package. I’m OK in that department right now. It really isn’t the money I’m concerned about. I think I could get another job, like the last one...”

Her voice faded off.

She finally continued, “It isn’t getting a job that concerns me. I just feel that I’ve given up on all the dreams I once had, I’ve given up on myself and all that I believe I can be. The last job should have been a dream job; it should have taken me to the top. I was doing my best work but they seemed to want more and more and then, as if they had gotten all they could out of me, they threw me away. I know they had good business reasons but I just don’t want to go through something like that again. I also know that they weren’t paying me what I was worth. I wasn’t getting where I should have, whether there was a good business rationale or not – I just don’t want to ever work that hard building someone else’s dreams at the expense of my own dreams.”

Tears were beginning to fill Tanisha’s eyes.

“I’m not even sure what my dreams are these days. I feel so far away from the person who believed in possibilities. I almost feel that I’ve lost my chance at even having dreams and ...”

Tanisha suddenly jumped up and with a hurried, “Excuse me.” she headed for the ladies room.

CHAPTER 4

Failing?

I used to want the words “She tried” on my tombstone. Now I want “She did it.”

– Katherine Dunham

When she came back it was obvious that Tanisha had been crying but she put on a brave smile. Serena smiled back and asked, “Do you remember when we last met face-to-face?”

“Yes, I think it was at the old barbeque place. We had lunch.” replied Tanisha. “It must have been right before I moved to Seattle with the job. But, to be honest, I don’t remember it well.”

Serena smiled at that, “No, I don’t imagine you do. You were so caught up in your new job and the move. You talked almost as much as you did today!”

Serena laughed, letting her friend know she was giving her a friendly ribbing. “Only then, it was all sunshine and flowers. You loved your job, they were paying you a great salary and you and the girls were off on a new adventure to Seattle. But do you remember why I wanted to meet with you that day?”

Tanisha replied that she didn’t.

“That’s OK. It was a big deal for me but wasn’t for you. I was a little hurt at the time but then I had felt real awkward talking about it back then.”

Tanisha leaned forward. She did remember that Serena was very animated that day and a little nervous. It seemed odd to her at the time but, Serena was right, she was caught up in everything that was happening at her new job and with the move. It barely registered with her what her friend was saying.

Serena went on quickly as if to say ‘Let bygones be bygones’.

“Do you remember that I asked you to meet with me to learn something about a new business I was starting? I think you referred to my business ventures as ‘money-making-schemes-and-dreams’.”

She laughed out loud at the memory of her friend’s teasing.

And she continued, “A lot of them were just that!”

“But this one was different. Don’t ask me how I knew. I just did. Maybe it was that I had seen enough garbage to finally recognize the real thing... I was reading like a fiend back then, anything I could find on the subject of home-based business and entrepreneurship. I didn’t know what I wanted but I knew what I didn’t want: to be working for someone else, building their dreams, being paid less than I was worth and being unappreciated and underutilized. Sound familiar?”

Tanisha smiled as she heard her own words coming from Serena. That, she thought, was what made them such good friends. They thought alike.

“Somehow, when I saw this business, everything clicked for me. I just knew it was right. And that it was going to be big. And I wanted nothing more than to have you join me in building it. It seemed like the answer to a dream, the dream that the two of us had talked about on those long walks by the river and in the park watching the kids playing. I was more excited about sharing it with you than with anyone. You were the first person I spoke to and I probably broke all the rules. At any rate, you were definitely not interested and told me so in so many words.”

Tanisha felt her cheeks begin to burn as she realized how much she had disappointed her friend. What was worse, besides insulting her, was that she had obviously thought so little of the idea that she couldn’t even remember anything about her friend’s business.

Only Serena’s smile and easy confident manner told Tanisha that she shouldn’t feel bad about what had happened. It was definitely water under the bridge.

Serena continued the story as though she was reporting on someone else’s experience.

“Boy, you lit into me and told me that it was fine for me to go off on a wild goose chase but you had responsibilities. You had a family to raise and they needed your income. How dare I suggest that you pursue a crazy idea that would end disastrously like all the others?”

“You didn’t let me get a word in edgewise to defend myself, and by the time you had finished, it was obvious that you weren’t interested and that I should end the conversation right there and then. Which I did.”

She laughed gently at the memory.

Tanisha blurted out as Serena ended her story, “But you must have felt awful! I can’t believe that I said and did those things, but if you said I did, I believe you.”

She looked flustered and ashamed but her friend continued to chuckle while reaching over and patting her arm.

“Don’t be silly. You had seen me fail so many times that you were trying to protect me. Most people spend their lives attempting not to fail at things because they are afraid to fail. We were taught it was a bad thing to fail. But I have finally learned that success almost inevitably comes from a succession of failures.

“And you said exactly what you should have given my approach to you. Granted, I didn’t see it that way at the time. No, I went away and licked my wounded pride for almost a week. My mentor in the business finally dragged me out to hear a speaker who made me realize my mistake and put the fire back in my belly.”

“Well, tell me now what it is. Are you doing the same thing? It has obviously worked out for you. Tell me all about it. I promise, I’m all ears this time.”

Tanisha’s eagerness made Serena smile.

“Oh, Tanisha, that is so sweet of you. Yes, I am with the same company and it really has worked out great. My original gut instinct was right on the mark. I was getting into the company at a good time in its development and I found some great teachers. It has really worked out for me. But I am not going to tell you about it. At least, not right now.”

Serena’s response mystified Tanisha but something in the statement made her hesitant to continue to insist. Instead, she asked her friend if she thought it might be something that she could do great at as well.

Serena responded with another surprising answer.

“I don’t know. But if you are truly interested in the answer to that question, meet me tomorrow at my house and we’ll see.” She handed Tanisha an elegant black and gold card.

At that moment, a well dressed gentleman approached them and asked if he could interrupt. Serena introduced him to Tanisha with a compliment that would take Tanisha through the rest of the day.

“This is Tanisha. She is one of my oldest and dearest friends. And just like when we went through high school together, we’re teaming up and... world, look out!”

CHAPTER 5

Finding Your 'Why'

No person is your friend, who demands silence, or denies your right to grow.

– Alice Walker

Serena had asked Tanisha if they could meet at her country home. The drive the next afternoon up into the mountains north of the city gave Tanisha a lot of time to reflect. She realized that she had learned exactly nothing about her friend's past and very little about what she was currently doing. She was as much a mystery today as when they had met for coffee. But she knew that something dramatic had happened and she sensed that the change was much more than money, a fancy car and great clothes. She was determined to find out what had turned an ordinary, albeit feisty, 35 year old woman into such a self-possessed, confident and beautiful 40 year old. She was the same age as Tanisha but she seemed ten times more mature. They had seemed so similar and now they seemed just as different. What was it?

The address indicated it was an expensive home but rounding the last bend in the road and driving through the entrance, she was surprised to see that the house wasn't ostentatious. It was as elegant and sophisticated as its owner. As she drove up the gravel drive, the door opened and out stepped Serena to greet her. She was dressed simply in a loose white silk shirt and black velvet tights. Her hair was pulled back, making her look years younger.

"You look so young! What's your secret?" Tanisha asked by way of a hello.

"No stress," came back Serena's answer, at which time, they both laughed out loud.

Serena led Tanisha through the main part of the house into a great room with a breathtaking view.

"Oh, you can see all the way to the mountains!" exclaimed Tanisha as she stepped up to the huge window framing what seemed like acres of forest and mountains rising in the distance. The room was simply decorated, as if not wanting to distract from the grandeur of the view. They walked into the adjoining room and through a sliding glass door to a balcony suspended out over the valley. A table with coffee and cookies was waiting for them.

“Here,” said Serena pulling out one of the chairs. “This has the best view.”

Tanisha pulled up the chair, reached for the coffee and settled back. Everything felt perfect here. She had a sense of this being the right place for her to be. She had an overwhelming feeling of peace spiced with a tinge of excitement. Something was about to change. She didn’t know what but something in her made her feel that it might be everything. And that was OK because she totally trusted her old friend. She pulled her gaze away from the scenery and looked over at Serena and smiled. Serena smiled back and reached out her hand and gave Tanisha’s a quick squeeze. They were on the same wave length again, team mates as well as soul mates.

Serena spent that first day with Tanisha just asking questions and catching up with her life. Tanisha’s two daughters were walking in their mother’s footsteps. One was a star basketball player and the other a star student. They had lively, engaging social lives, even with the move back to Atlanta. The oldest was getting ready to finish her junior year in high school and was hopefully headed for her mother’s alma mater on a basketball scholarship. The youngest, it sounded like, could go just about anywhere she wanted. Tanisha was excited about both of their futures even though they were going through a challenging adjustment that she felt had to do with the move.

Tanisha had done an amazing job of raising two remarkable children on her own. She was both a role model for them and a support. But it had obviously not been easy and in the whole scheme of things, when something had to give, it had been Tanisha who gave. She had given up a lot of herself for her children. While she did not have an ounce of regret, it did leave her feeling empty and confused.

She had long ago stopped dating, saying at first that it would be difficult for the girls and besides she didn’t have the time. Then it just became a habit. Anything social seemed to have dropped from her life and in recent years, life had started feeling like a real grind – monotonous and without any fun or color.

Her job, which at one point had given her so much satisfaction and fulfillment, had begun to drain her. As she was passed over for promotions and raises, as she had seen others supported and pushed up the corporate ladder, she had begun to really question what would become of her. Because of her children, she had pushed down her feelings about her job and what she was missing in her life..

Lately, she finally confided, the girls had started to give her trouble. Tanisha was bewildered by her daughters’ behavior because it seemed to come out of no where. The youngest one was especially concerning her mother. She still kept her grades up but she was increasingly belligerent and disrespectful to Tanisha. Since their move back to Atlanta she had even taken to coming in way later than her curfew time. It seemed to be just one more thing weighing on Tanisha’s mind.

After about an hour of concentrated listening, Serena asked a question that was simple yet compelling in its depth.

“Are you ready to make a change? It seems like you have been unhappy for a long time. It’s curious to me that you stayed. Oh, I know the issues about money and the kids. But what a price you paid.”

Tanisha's eyes began to tear as she heard the real concern in her friend's voice. "Yes, I'm ready to change but I don't know how."

"The HOW is easy," assured Serena, "It's the WHY that is more difficult. You have to have a big WHY to make a big change. If your why isn't big enough you will simply fall back into the same old pattern and find that you are right back where you started."

Tanisha pondered what her friend had just said. She had known she was dissatisfied and unhappy for a long time but inertia or fear or something had stopped her from doing anything about it. Could it be that the nagging sense of things not being right, not being what she wanted, weren't enough to compel her to make the necessary changes?

"How do I find my 'Why?'" asked Tanisha.

"That's a great question," said Serena.

"It is funny how little we know about our reasons for doing things. We want things to be different, we may even see a vague goal way off in the distance, but we've never been taught the process of starting off on a different path. We really don't know how to set and reach goals. So we keep doing what we've always done. And you know the old saying, 'If you do what you've always done, you'll get what you've always gotten'. We know that in our heart of hearts, but we don't know how to get on a different path. We really have never been taught how to take control of our lives and become the person that God intends us to be."

She smiled at Tanisha. "Sadly, you are not alone. I meet people every day in all kinds of situations and they are stuck. They may appear to have the world by the tail with a great job or lots of money or a terrific family. But if they aren't meeting their deepest goals, they experience a level of dissatisfaction that makes life lose its spark. They find themselves going through the motions rather than really living their lives."

"So, do you want to change?" Serena repeated her earlier question.

Tanisha's response was immediate. "Yes!"

"Then let's get started!" said Serena, pulling out a pad of paper from a drawer in the table.

CHAPTER 6

The Life Wheel

Golf is easy. The hard part is trying to balance your life. – Tiger Woods

Serena began to draw a circle on a piece of paper.

“We are going to look at your ‘Life Wheel’ to see how you are rolling down the highway of life. It will show you, first, whether your life is in balance. And second, it will give us a starting point to see what you want to change. You know if you went into a mall trying to find a store you would first look at one of those maps of the mall. Right?”

“Yes.” responded Tanisha.

“And what would you first look for on that map?”

“I guess the ‘You are Here’ sign,” said Tanisha.

“Right and that is what this will eventually become for you. An indication of where you are so you can see where you want to go. A road map for your future, so to speak.”

Tanisha watched as Serena drew out the circle and labeled the parts. She then began to ask Tanisha questions about her level of satisfaction with each area of her life. As she did she put marks on the wheel and eventually joined all the marks into what appeared to be a very lopsided wheel with a decidedly flat side to it.

“Look at my life!” exclaimed Tanisha. “It’s all lopsided and out of balance!”

Serena chuckled, “You should see me do this in a seminar. There is usually a collective groan when they join their marks and see how out of balance their lives look. We can ‘know’ that about ourselves but somehow ‘seeing’ it revealed in the *Wheel of Life*[™] can be a real wake up call.

But that is why they are there. That is why you are here. You have to know what is out of balance and where you want to start in order for the process to begin. Most people are rolling down the highway of life on small, flat wheels. And they wonder why they are hurting, feeling frustrated, not moving along as fast as they would like. It is amazing when we see it in black and white, so to speak. Do you recognize the areas where you want to start?"

"Yes!" cried Tanisha out of excitement and recognition.

"Do you think my dissatisfaction with my career is what is causing me to have trouble in the other areas of my life?" asked Tanisha.

Serena let the question hang in the air for a moment.

"What do you think?" she finally responded.

"It is. I know it is. It's impacting how I feel about myself. It makes me want to just go home and hide out. It can't be very good for the girls to see their mother sitting home night after night, eating ice cream and putting on weight. We just don't do the fun things ..."

She stopped in mid-sentence as though she was watching herself at home and suddenly saw something that she had never been aware of before.

"Because" she continued, "I've been coming home and taking out my frustration from work on them."

Tanisha's eyes welled up and her head dropped. Serena placed a hand lightly on her friend's shoulder.

"Serena, why haven't I realized this before? Why didn't I leave or change things? Why am I stuck?"

She turned to Serena and saw that Serena knew. "You can help me, can't you?"

Serena patted her shoulder and got up. She walked to the edge of the patio and just stood there for a moment. When she turned and looked at Tanisha she had a serious, almost stern look on her face as though what she was about to say was a little difficult.

"Tanisha, I can give you the tools and the guidance to help yourself. But I can't give you the answers. You have to find them for yourself. I knew that day we were reacquainted at the coffee shop that you were searching for something. Call it female intuition but in my business I have become a quick read of people. It has served me well in my business, but when it comes to friends, I have to tread carefully.

"It would be easy for me to reach out to you in the state you are in and tell you what to do. And I might be right. But I would rob you of the process - the process of self-discovery. I didn't show you your life just now. You discovered it by using a tool, the Life Wheel. That made it much more powerful and meaningful for you.

“In the same way, I don’t want to show you what you should do with your life. I want you to discover your passion and your road map. I don’t want you to ‘buy’ into something that I want you to have. I want you to ‘sell’ yourself on your future.

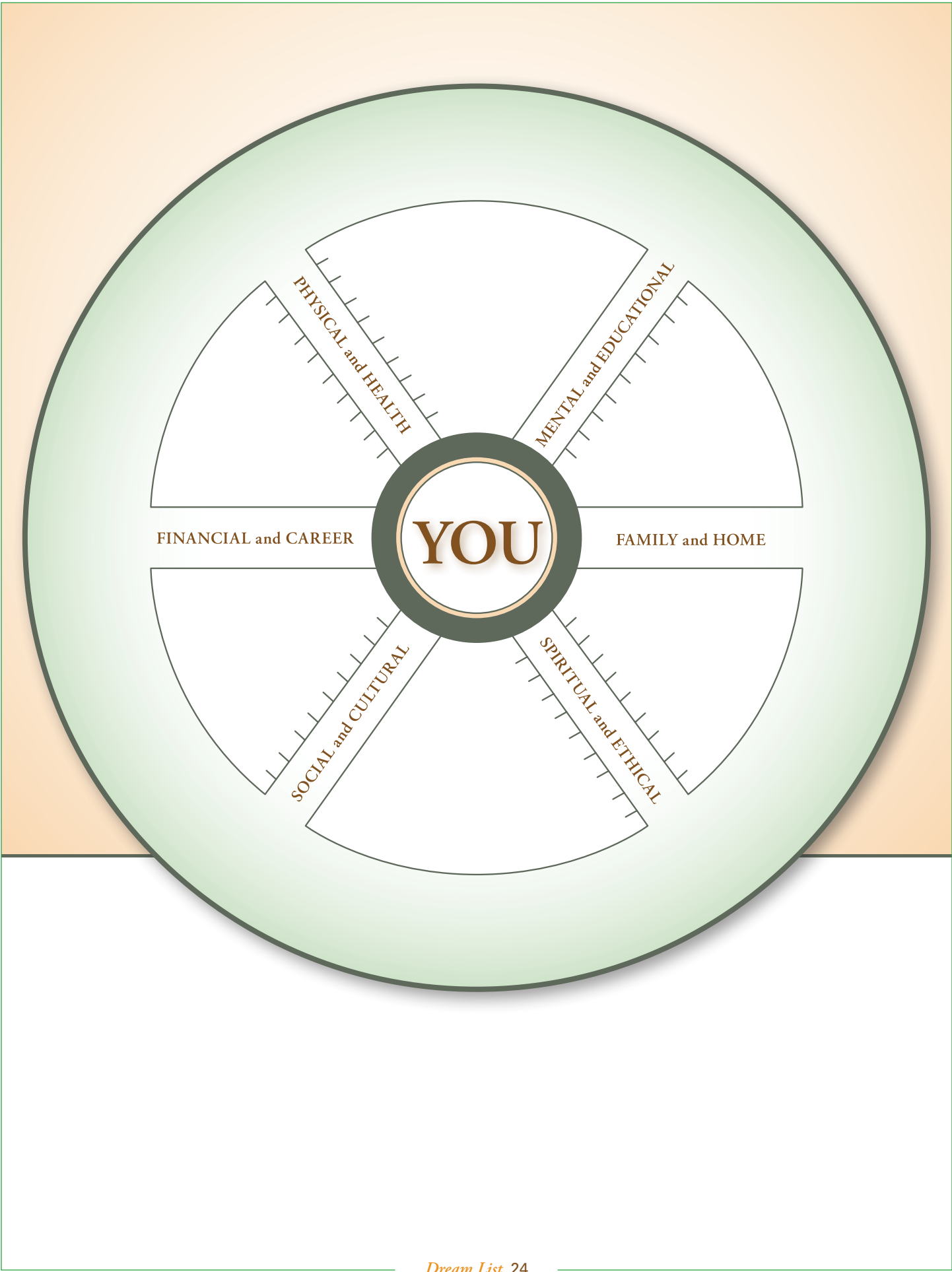
“I have come, through all my experimenting, to believe that I have truly found the absolute best way in the world for African American women to make money. You know how hard I looked and what I tried along the way. I wish that someone had laid out for me what I have begun to put together for other women. This is my calling now - to help other women discover themselves and find something that, I believe, does more than just give them a paycheck. Perhaps, in the process, they will discover that what I believe to be the best thing is not right for them. What an important discovery even that can be! The process will help them discover what really suits them.”

Tanisha looked at Serena in amazement. She had not spoken to Serena about why she was there. It was as if she didn’t have to, as if Serena already understood. And now she realized exactly why she had come.

“I came here to find that out.” Tanisha said, “But I had no idea that you could show me.”

Serena laughed, “I knew you wanted it, but because of our history, I needed you to ask me for support. I am so very glad you have.”

She walked over and gave her friend a big hug. The sun was setting on a magnificent day that Tanisha truly felt would be a turning point in her life. She couldn’t wait to get to work with her friend.



CHAPTER 7

Dream List

*Only as high as I reach can I grow. Only as far as I seek can I go.
Only as deep as I look can I see. Only as much as I dream can I be.*

– Karen Ravn

Serena and Tanisha agreed to meet weekly at the coffee shop where they had first met. It was a day that Serena was usually in town and Tanisha got the girls off to school a little earlier. She found that she had derived so much energy from her session with Serena that she was actually getting up earlier and exercising before the girls woke up. It was as if she needed less sleep.

The first session had given Tanisha a lot to think about but she was looking forward to the next time when Serena promised they would take that wobbly wheel and straighten it out. They got right to work at 7:30 am the next Wednesday morning.

Serena laid out the paper with the sketch of the wheel so Tanisha could see it. “We’ve identified your career as the most critical area for you at this time.

“Right!” Tanisha nodded intently so Serena went on, “If everything would go perfectly over the next, say two years, what would be happening differently in this area? Write your responses in the margins.”

After a few minutes of thought Tanisha said, “I would be working for myself.”

“Write it down,” said Serena gently.

“And I would be doing something that was more meaningful.” Tanisha spoke as she wrote.

“What exactly would you be doing?” probed Serena.

“I’d be doing seminars, working with people.” Now the thoughts were coming fast and furious.

Tanisha wrote until she appeared to exhaust her imagination. As she wrote the last words, Serena asked her, “Of all the things you have written, which is most exciting to you? Put a star by it. Which is most important to you? Circle that one. Serena then encouraged Tanisha to go onto the next most important area of the wheel and as Tanisha chose health, they went through the same routine.

In the end the page was covered with words and phrases, many of them either starred or circled. “Now,” said Serena “Let’s pull out these great ideas and put them on your dream list.” She handed over to Tanisha a piece of paper with the words Dream List printed across the top. Tanisha transferred the words and phrases onto a list that was really very long. As she looked at it she could feel a rush of excitement. These are things I really want to do, she thought to herself.

“Now, these are long term dreams. What do you want right now? Let’s just start filling in the list. Don’t think about what you are writing just plow ahead. Remember, nothing is impossible and nothing is inconsequential. Put them all down, big or small, silly or inspired.”

Serena then gave her what she called a ‘deceptively easy’ piece of homework. She was simply to capture ideas on her dream list. Serena assured her that they would just start coming and they did.

Tanisha’s dream list traveled with her everywhere over the next week. It was as though it was a magnet for thoughts and ideas. She wrote and wrote and it grew and grew. It was though a spring rain had cleansed her life; all the dust and grime of winter was gone. Everything was fresh and alive. Even her girls noticed the difference. The grumpy, critical and unhappy Tanisha was gone.

“Why?” asked Tanisha to herself without really wanting an answer.

“Why do I feel so optimistic? Nothing has changed. But I feel as though everything is about to. I feel as though nothing will ever be the same.”

Tanisha couldn’t contact her old friend because Serena said she would be traveling throughout the entire week and had a very full schedule. She literally counted the days until she would see Serena again.

*Reach high, for stars lie hidden in your soul.
Dream deep, for every dream precedes the goal.*

– Ralph Vaull Starr

CHAPTER 8

Values

*Whatever you can do or dream you can, begin it.
Boldness has genius, power, and magic in it. Begin it now.*

– Goethe, German Poet, Novelist

Now, seven days later, Tanisha's list was really filling up and she was anxious to go on and learn more. Serena sat sipping her double non-fat latte and smiling as she read the list. It contained extraordinary goals and simple ones like 'clean out my lingerie drawer'. That had actually been one of Serena's first goals and she recalled her excitement as she accomplished it.

"Small goals are great morale boosters," explained Serena as if answering an unasked question. "You've done a great job of putting down short term as well as long term goals."

She finally finished the list and looked at her friend with a big smile. "How does it feel?"

Tanisha's grin said it all. She began to explain all the changes that had occurred by just thinking about what her life could be like. It was almost as though the pleasure of imagining how her life could be was spreading over into all aspects of her life. She felt more in control; more confident and excited about everything. The girls were responding to the happier Tanisha by being more responsive and loving toward her. It was having a cascading affect through her whole being.

Just looking at the list produced a tingle of excitement.

"So how do we begin to work on accomplishing these things?" Tanisha asked excitedly.

Serena smiled at Tanisha's enthusiasm. She asked, "What makes us do the things we do? Or better yet, what drives us to choose the things we choose, commit to the decisions we make?"

Tanisha thought intently about the questions and realized that although she made hundreds of choices and perhaps thousands of decisions over the years, she had no idea what was behind those choices and decisions.

Serena laughed. “I didn’t know either. But when I discovered the answer, everything changed. The answer is our values.”

“Values?” responded Tanisha, “But aren’t those the things we were taught in church and at home years ago?”

“That’s right,” said Serena, “And we likely have not thought about them or evaluated them since. Yet they determine what we do as well as which choices and decisions we make; they control our lives. Think about what is important to you. Your answer will serve as a clue to the values you hold. Think of decisions you have made – your personal values determined them. Values guide our every judgment. They affect how we see opportunities, how we view other people, how we view ourselves, our actions, everything.

“Something that Robert Kiyosaki, author of *Rich Dad, Poor Dad*[™], said might help you to understand their importance. He said, ‘Values determine our realities.’

“But if you are not aware of your values or they are outdated, what happens? Doesn’t it make the process of making decisions very difficult? Aren’t choices confusing?”

It was as though a light went on for Tanisha. What did she believe? She hadn’t ever asked herself that question. Her mind raced thinking of Sunday school lessons, dinner table conversations, and admonitions of school counselors. Certainly, there were universal values like not stealing and loving your neighbor as you would yourself. But values seemed to be more than platitudes. What are they?

“I’ve never given a thought to my values or what they were.” Tanisha looked surprised at her revelation. “I guess I’ve never really thought about having values. But I do know what you mean. Some decisions are crystal clear; I know exactly what I should do. Other times, I really have to struggle to make a decision.”

“Like the decision of what to do with your career?” asked Serena.

“Yes, that’s a hard one. There are so many things to think about, so many consequences, and so many people. It seems overwhelming and so unclear what I should do.” Tanisha looked troubled and disturbed by the mere thought of going through the process of the decision.

“Let’s see if that decision is easier as you become clearer about your values. One of my favorite writers, Jim Rohn, calls them our ‘philosophies’. You might also call them standards or morals or ethics. All those words fit, but what they mean is that we all have guiding principles by which we live our lives. We have built our lives on those principles, much like the foundation of a house. These principles are dynamic; they grow and change as we do.

“So often we live unexamined lives, directed by the values that were passed along to us by our parents or our community, our church or our associations. Perhaps, we have outgrown them or they may have changed without our realizing it. Being conscious of them allows us to make better decisions and set priorities in our lives. I’m not suggesting that you throw them out or ignore them because

they are truly the foundation of your goals. Rather, we need to re-evaluate and recommit to them. Once we have created a personal set of values and internalized them; your goals, priorities and decisions can all be aligned.

“Values are the key to living a balanced and harmonious life. They sustain us through the tough decisions and choices that life forces upon us. They are an essential tool that we will talk about again and again.”

Serena reached into her portfolio and brought out a sheet of paper covered with columns of words.

“Here, circle all the words that feel right to you. These are value words and they will help you to begin to quantify and define your most important values.”

Over the next few minutes, Tanisha circled a number of the words on the page. Some resonated with her immediately but others she really had to think about. Serena then gave her an additional 15 minutes to come up with her core values.

“Good work,” said Serena. “Now the real fun begins. What we have is a foundation for defining who you are and your guiding principles or philosophies. Next time we meet we are going to set your goals.”

CORE VALUES

Circle the VALUES listed below which speak to you. On the list that follows, write them in a random order and add your own if you wish. Next, choose the top five by circling the number next to them.

Service to Others Benevolence Promptness Liberal Duty Peace Power Security Happiness Health Wisdom Justice Kindness Generous Tolerant Traditionalist Devoted Committed Control Conformity Sincere Protective	Responsibility Family Spirituality Compassion Love Integrity Honesty Enjoyment Honor Intelligence Beauty Service Challenge Peace Joy Sincerity Power Humor Fun Devotion Thoughtful	Timeliness Kindness Conservative Perseverance Self-determination Independence Sympathy Authenticity Enthusiastic Harmony Loyal Gratification Consideration Harmonious Steadfast Dependability Freedom Altruism Persistence Firmness Understanding
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CHAPTER 9

Goals

Whatever you vividly imagine, ardently desire, sincerely believe, and enthusiastically act upon ... must inevitably come to pass!

– Paul J. Meyer

The exercises on values had really made Tanisha think about herself and her life. She felt renewed and excited, feelings that she had not had for what seemed like years. Possibilities seemed boundless and she wondered how she would begin to focus them so that she could turn those possibilities into reality.

The next session with Serena brought more answers. Serena provided tools with which Tanisha could begin to map out her goals. Tanisha thought she knew about goals. After all, they talked about goals all the time around her workplace: goals for the department, goals for a project, and goals for each person she supervised. But as Serena began to describe the process, Tanisha realized that while she thought that those goals were “her” goals, she had never actually written personal goals. Maybe that was the reason she had such difficulty accomplishing work-related goals. She knew that she did not work wholeheartedly on them because she couldn’t personally relate to them.

“That’s because your bosses didn’t understand how to connect your personal ambitions and your personal goals to the goals of the department. You probably didn’t feel a part of creating the goals so they didn’t relate to what you were trying to accomplish. You likely felt at odds with the goals rather than buying into them.

“Isn’t that right?” Serena asked.

Tanisha was amazed that Serena seemed to know exactly what she had experienced at work.

“So how are these goals going to be different?” Tanisha seemed a little hesitant about the process.

Serena began to elaborate on the process. “These are different because they will come from your priorities and values. We will set goals in all areas of your life. A lot of people think that goals are about having or achieving something, but the most important goals you will set are goals to BE.”

Serena asked Tanisha to take out her Wheel of Life™ and her list of dreams. From the list Tanisha was instructed to pull out the one thing that was most compelling for her but also one that could be realized in a relatively short period of time.

“Don’t choose the new house in the mountains, for instance.” explained Serena, “That may take years.”

As exciting as all the goals appeared, the one that had the most energy behind it was determining what career she would choose.

“I want to be doing something totally different professionally within the next six months,” said Tanisha.

“Great,” said Serena, “Let’s set the date.”

With pen poised, she looked up at Tanisha waiting for the answer.

“In six months.” replied Tanisha a little anxiously. “By August when the girls go back to school.”

“Well,” responded Serena with a smile, “We have our work cut out for us.”

They began to put together a goal sheet to accomplish the plan. Ideas flowed. Issues and concerns were stated as obstacles to be overcome and they brainstormed on how they would overcome each of the obstacles described. Finally, they put together a timetable to accomplish Tanisha’s chosen goal. In less than thirty minutes, they had pulled together something that not only captured the goal but also created a process by which it could be accomplished. It was exhilarating for Tanisha and it showed on her face.

“I know I have to do this in stages and that I do need to make money as I explore my options.” Tanisha was pouring over the tasks. “I will take on more short term assignments to make ends meet but I’m also wondering if I should join you in your business?” asked Tanisha.

Her friend had still not revealed to her the name or the nature of business that had created her wealth. Tanisha had never pressed her as she felt that Serena had a reason for not revealing it.

Serena smiled. “I don’t know the answer to that question. You’ll have to decide for yourself. As I said earlier, it would be easy for me to direct you but it wouldn’t be right. What you need to do is make a decision that feels right for you, that fits what you want based on your list of dreams, your self-evaluation and your values. We’ll start that process next week, OK?”

“In the meantime, take that dream list and create a ‘Treasure Map’ of images cut from magazines to illustrate all the wonderful things you will accomplish as your goal becomes real. We want to use all your senses to really make those goals live inside of you. Bring the poster with you next week.”

Tanisha hugged her friend and scooped up the papers on the table. Even though she didn’t know how, she finally felt certain that she was on the road to a different life than what she had been living. She felt the same excitement she had felt when she and Serena were in their 20’s. She couldn’t wait to begin the exploration.

CHAPTER 10

Drive for Dollars

*Happiness is not in the mere possession of money;
it lies in the joy of achievement, in the thrill of creative effort.*

– Franklin D. Roosevelt

Tanisha spread out the large poster board on the table between herself and Serena. It was filled with pictures and words. A slender woman running down a country road had the words “You go girl!” pasted above it. In another image two young women waved from behind the wheel of a convertible.

“My daughters made me put that one on the treasure map.” Laughed Tanisha.

“Wow!” said Serena. “You’ve really been working on this. Let’s see ... I see travel to exotic places. Is that a picture of a safari?”

She pointed out a beautiful camp site with dinner being served at a well appointed table by waiters and the sun setting in the distance.

“Yes,” said Tanisha. “I’ve always wanted to see Africa and I promised the girls we would go there when they graduated from high school.”

“And this is the house I want to own. Well one of them. I’d love a house in all four seasons. You know, so you could live in perpetual Spring!”

They were both enjoying pouring over the pictures. It gave Serena a real sense of what Tanisha wanted.

“What’s this?” She pointed to a school room filled with young black women dressed in school uniforms.

“You know about the school that Oprah is funding? Well I’ve always wanted to do that as well.

Create or fund a school where young women can be educated so they aren't held back because of their lack of education. It is something I've always dreamed of doing."

"Well let's get to work on making all these dreams come true!" said Serena.

She took out a notebook and began to explain what she called the, "Drive to Dollars™" process aimed at achieving Tanisha's financial goals. The "Drive" referred to her reasons for achieving the goals. The "Dollars" were the measurement of success in achieving the goals. As Serena pointed out, some of the goals were goals of BEING but most could, and would, be measured by cash flow.

Tanisha expressed that she felt uncomfortable with the "Dollars" part of the title.

"I don't like to think that things are all about money" she said.

Serena chuckled at the face her friend made when she said the word 'money'. She reached into her purse and pulled out a \$20 bill.

"We have really confused ourselves about money in this society."

Holding up the bill she said, "This little piece of paper simply represents something we exchange for something we wish to have or do.

"And yet, we have given it all kinds of emotional charge. We hate it, but at the same time, we desire it. We want more of it but we feel guilty about it. We fight over it, lose friends over it, lose our health because of it and denounce it.

"But really we would love to have enough of it so we never have to worry about it. After all, it's just a simple piece of paper!"

Serena waved the bill.

"Money should be viewed as just an easy way to measure progress in our lives. It should have no more emotional charge than a thermometer or a gas gauge. Money can't manifest happiness, love, peace of mind, serenity, etc. in our emotional lives but it may make those things possible in a material way."

"So 'Drive to Dollars™' is just a fun way to measure our progress. It is not the end but one of the means to an end."

Put that way, Tanisha felt much more comfortable about what they were doing. She realized as her friend was talking that she did, indeed, have a strange reaction to money. This response was something she was going to think about because she suspected that it might be a factor that was holding her back.

Since Tanisha's first goal was to change careers, the Drive to Dollars™ was pretty straightforward. She needed to find an alternative income stream and had to put a plan together to start her new career.

Serena drew out lines on a paper. "We are going to examine the various alternatives to earning money. By putting them on this matrix we will be able to look at them, one against the other. This is a great way to make decisions and it will give me an opportunity to show you what I believe is the absolute best way for African American women to make money."

She smiled as she said the phrase as if anticipating a reaction from Tanisha.

"Now understand that I am somewhat biased, but I have pretty much tried it all. You'll see when we are finished with this process why I am so convinced that there is a 'best way'."

Serena instructed Tanisha to fill in her personal values and her goals down one side of the paper. Across the top, she was to list different career options. They were broadly defined such as Job, My Own Business, Franchise and Direct Sales.

The personal evaluations and values session had helped Tanisha really focus in on what was important to her. She had always had a strong sense of likes and dislikes, but the exercises and evaluations had made them concrete.

Now the fun began as she cross-referenced and began to see a picture of what she really wanted. Not surprisingly, the column marked "Job" was not faring well.

Drive to Dollars™

Here is the form that Tanisha and Serena used to determine which method of income generation was right for Tanisha. Serena called it turning her "Drive into Dollars™" In looking into alternatives, it is important to look at all aspects of a business venture. What is the investment to get involved? Will it help you to achieve Financial Freedom, if that is your goal? Are there tax savings, does it allow for flexibility, for leverage and, finally, is there residual income? In other words, will it keep producing income after you stop working?

Turning DRIVE into DOLLARS

Leading to Lifestyle	Job	Build Your Own Business	Franchise	Direct Selling
Investment	NO	\$\$\$\$	\$\$\$	\$\$\$
\$\$ Freedom	NO	Possible	Possible	Likely
Tax Savings	NO	YES	YES	YES
Flexibility	NO	NO	NO	YES
Leverage	NO	NO	NO	YES
Residual	NO	NO	NO	YES

"I guess I really don't like working for others any more than you do." Tanisha observed.

"You feel hemmed in, not allowed to really express your creativity and you likely were not being recognized for your accomplishments?" Serena asked as she studied the form that Tanisha had just completed.

"And after all my hard work for them I ended up being fired!" added Tanisha. "I don't expect it would really be any different no matter where I worked in the future. I really don't feel I could ever go back to working in corporate America."

Serena began the process of interpreting the exercise. "Yes, it is obvious that you are not cut out to do a job. And you have enough 'risk taker' in you to be working on your own. "You either need that or a financial cushion to go out on your own. People rarely make it in their own business, franchise or in Direct Sales if they are feeling that they are in financial deep water. That is, unless they have a great tolerance for risk.

"That was me when I started in my current business. I had absolutely no money and no way to make any. But then I had nothing to lose and everything to gain."

"You, on the other hand, are financially pretty comfortable with your severance and the consulting jobs you can pick up."

She went down the list. Tanisha's choices were varied but were leaning toward Direct Sales.

"Do you see why that is?" asked Serena.

She continued on, "You obviously need to be your own boss. You don't like to be hemmed in or controlled by other people's timetables or expectations. You like people - a big plus. You are also an independently minded individual and one who likes to take responsibility. Even in a job situation, you take on far more than is expected because you treat it like it is your business. You also take a lot of pride in doing the work right. And you love to be recognized for your accomplishments. That is far more important to you than the money."

She paused and laughed. "You're lucky because in Direct Sales the money flows in direct correlation to the work you do, the people you help and the recognition you receive.

"So let's look at the pros and cons. A job gives you security."

Serena drew a horizontal line half way down the paper.

"It usually provides you with training and support."

She drew a vertical line that created an "L" on the page.

"And it has rules and regulations."

She drew a parallel vertical line that created a square “U” on the page.

“And it puts a cap on how far most people can go and certainly on how much they can earn. Think of the ‘glass ceiling’ that most women and African Americans bump up against.”

She drew a parallel horizontal line joining the top of the two vertical lines.

“What does that look like to you?” She asked Tanisha.

Without hesitation Tanisha answered, “A box!”

“Right. A job is really a box into which we willingly climb. We are usually locked away in it for all of our working life. Most people who are there are content but many are not. They feel cramped and claustrophobic.”



“You get a sense of security, of being taken care of, but you give up any control, flexibility or say over what happens to you.”

Tanisha was listening intently and then responded as if she was seeing things in a very clear light.

“Even when I was happy in my job I can see that I was always making compromises. I really didn’t feel like I belonged but it was what I thought I had to do. I didn’t feel as though I had a choice in the matter. I guess I didn’t understand that there were options.”

“Well there are.” Serena said. There are a whole lot of options!”

She went on. “Let’s compare a job to Direct Sales, owning a business or starting a franchise. These last three all have similar attributes in comparison to a job.”

She began to erase the bottom line.

“You see they don’t offer you a guaranteed income but they don’t put a cap on how much you can earn or how far you can go.”

She erased the top line.

“They all have rules and regulations and the best have great training and support.”

She tapped on one of the vertical lines as she made the observation.

Tapping on the other vertical line, she continued.

“The support is there in the form of training, people to work with and materials and systems are readily available to you. Except, that is, if you start your own business. In that situation, you are usually on your own to learn from the school of hard knocks.”

“Tell me more about starting your own business,” asked Tanisha.

“Well, when I had my own businesses, I really felt that I was out there on my own. No one in my immediate group of acquaintances or my family knew what I was up against and I had few places to turn for information, let alone support.

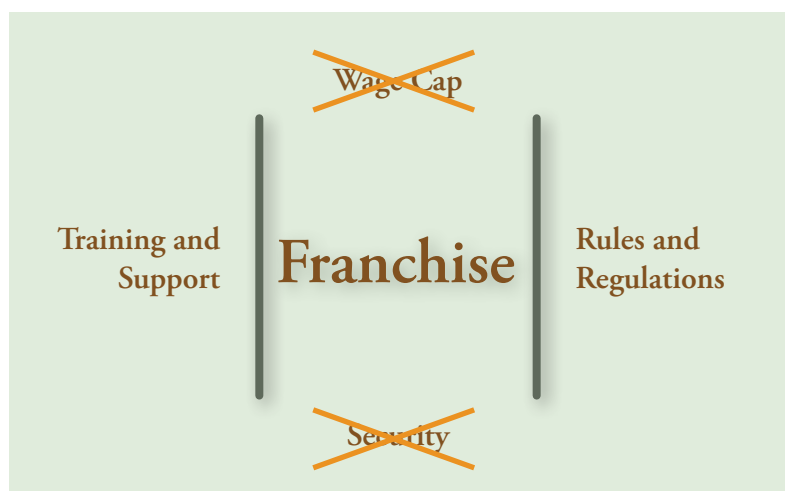
“Of course, there is a horrible statistic claiming that only 5% of all new businesses starting today will be viable 5 years from now. Even if you have a viable business, you are likely working around the clock just to keep the doors open. Often, I felt that I was the only one working to keep the business afloat. It is a lonely existence.”

“I thought occasionally about taking on a partner, but I’m not certain that that would have solved anything. It may have made things worse since then you have two people trying to make the decisions and draw salaries.

“So that leaves Franchising and Direct Sales. Both have the advantage of allowing you to be your own boss but with training, support and rules and regulations.”

Serena redrew the two vertical lines.

“That gives people support. That’s why I turned to franchising after running my



own business. I knew that I lacked some knowledge about how to effectively operate a business and I had no idea how I would learn. Franchising gave me the opportunity to educate myself and become a much better and more effective business owner.”

Pointing to the two vertical lines she said, “It gave me a track to run on. But it was an expensive education.”

“That’s when I turned to Direct Sales. It has the advantages of a franchise without the enormous and often, ongoing costs.”

Tanisha looked quizzical.
“Explain what you mean by Direct Sales?”

Serena explained, “People call it by different names and there are some important differences, but basically it is Person-to-Person Sales, Network Marketing or Party Plan.”

“But I wouldn’t be interested in selling anything!” exclaimed Tanisha.

Serena laughed out loud at her friend’s comment and look.

“I’m sorry.” Serena said apologetically, “But so many people say that and it’s really an amusing comment when you realize we spend our whole lives selling and couldn’t really exist without doing so. Really, what people mean when they say that is ‘I don’t want to be a salesperson’. You know, someone who wears plaid pants with a terrible haircut or toupee and smelling of cheap cologne selling something to a stranger that they can’t use and don’t want.”

“Well, yes. I guess that is an image that came up.” laughed Tanisha in response. “But really, I just never saw myself selling anything. I don’t think I could. I don’t even sell the things the kids bring home from school as fundraisers. I have a cupboard full of wrapping paper and cookies. I just buy it all myself rather than take it to work to sell!”

“But we sell all the time!” exclaimed Serena.

Tanisha didn’t look convinced.

“Look, you were married, right? Didn’t you have to sell yourself then? When the kids won’t do something or say they don’t want to go with you somewhere, don’t you ‘sell’ them on the idea? Didn’t you ‘sell’ your staff on ideas?”



“You just call it something different like persuasion or influencing. But it’s selling. There are skills involved and believe me, it’s not rocket science. And it’s fun as well!”

Serena seemed to really be enjoying the conversation.

But Tanisha still wasn’t fully engaged.

“I also think of selling as selling myself. I would have to put myself out there and people could reject me. I don’t think I like that idea. I’d rather do something else.”

“Something safer, more certain, less scary?” asked Serena.

“Yes!” Tanisha replied.

“Like what?” Serena queried. “What can you do if you don’t sell? What business can you be in, what franchise would have no selling? What job could you get if you didn’t have to sell yourself to get it?”

“Let’s change the word and see if your feelings about it change?”

Serena wrote four letters down the left side of the page:

S.E.L.L.

“The S stands for share,
The E stands for educate,
The first L stands for learn,
And the second L stands for lead.

What selling really amounts to is sharing an idea or concept with a person, educating them about it and helping them to learn how the product or service you are offering will help them. If they see that it can, then you lead them to a decision that is right for them. How does that sound?”

“Well, that is what I was doing in my job!” Tanisha said excitedly. “I can do that! But is that what you mean by selling?”

“Absolutely!” exclaimed Serena. “That is all that selling is. The problem is our definition of selling is based on an old attitude about not only the profession but also the process.

In today’s world, we are dealing with educated, enlightened and experienced people who want to know about new things, learn about them and find out if they are useful to them. If they are satisfied by what they have learned to that point, the only job a salesperson has is to ‘lead’ them through the decision making process. That’s it. If you do a good job, you are rewarded.

The process of selling is part of every means of earning money, whether we are conscious of it or not. That is why learning the process of S.E.L.L.ing is so vital to our economic future. Even artists and scientists need to know how to S.E.L.L.!”

“So, what is Direct Sales?” asked Tanisha.

“It’s simply a process of selling a product or service through independent representatives rather than being marketing at a fixed retail location. In other words, the products or services are marketed directly to customers instead of selling through shops. Direct Sales uses a marketing network of people to find customers and move products. It can be done face-to-face, over the phone, through the mail or via the Internet.

“A study done just a few years ago reported that 55 percent of American adults had purchased goods or services from someone selling direct. Sales in the U.S. have doubled in the last decade to nearly \$25 billion. Worldwide, they are now more than \$82 billion.

“It’s big business that is open to everyone.”

Tanisha looked at the grid, now complete. She finally felt that the decision she was about to make was logical and personally right for her. And it was obvious that Direct Sales was the one that Serena felt was “the absolute best way”

“Direct Sales is it, right? It’s the choice you think is the best way, isn’t it?” asked Tanisha.

“The ‘Absolute Best! It certainly was for me.” replied Serena.

“And, yes, I think it is the best for African American women who are looking for something other than a job. Some people might think that it is a fall back position for people who can’t afford a franchise or aren’t creative enough to come up with their own business ideas. While I think both the choice of a franchise and the choice of opening your own business are viable decisions for some – I think that Direct Sales is really the best choice for MOST.”

“Why?” queried Tanisha. She thought that she knew but she wanted to hear from Serena’s experience why she thought so.

Serena settled back and asked her friend, “Do you really want to know? This is where all my bias will show. I’ve been careful about giving you the knowledge and the process to make the decision on your own so far.”

She hesitated a moment and put down her coffee.

“Why don’t you make your decision first and then I’ll answer that question. It’s a fair question since I’ve been telling you all along that I know ‘The Absolute Best Way in the World for African American Women to Make Money’. I guess that it’s only fair that I lay my cards on the table and tell you why I believe that it is based on my personal perspective.”

“Take what we did today and put it together with what you learned about your values. The answer will be obvious to you. Make your own decision and then let’s get together in a few days and I will answer your question.”

Tanisha agreed and they made plans to meet at Serena’s mid-town condo the following Saturday afternoon.

CHAPTER 11

Choosing the Best Way

*Happiness is not in the mere possession of money;
it lies in the joy of achievement, in the thrill of creative effort.*

– Franklin D. Roosevelt

Tanisha was awed by the grandeur of the building where Serena and her husband lived. She knew she wanted to live in the exact same kind of building. As she rode up the granite encased elevator, she daydreamed about living in such a place.

Arriving at the 19th floor she was welcomed by Serena and ushered into her condo. The entry opened into a room that opened up with floor to ceiling windows going up at least two stories. The view seemed to take in the whole city and Tanisha was almost speechless as she stood in the middle of the room gazing out.

“It’s beautiful!” was all she was able to say.

Just then, the clink of ice in glasses altered her to the fact that someone else had entered the room.

“Sweet or unsweet?” asked a man holding up two glasses of iced tea.

Serena turned and introduced Tanisha to her husband, Martin. He was a handsome man with a confident, engaging smile. Tanisha took an instant liking to him. And as she sipped the tea and exchanging pleasantries, she also realized she felt a tinge of jealousy watching the two of them looking at each other with such love and respect.

“How rare,” thought Tanisha. “I hope, someday, I have that myself.”

“Serena says that you are looking seriously at our business,” said Martin.

Serena broke into the conversation as if to block Martin from going any further in the conversation.

“Tanisha is going through a process with me - first to decide if it makes sense to do a business like ours and then to choose a company that fits her.”

“That’s a great idea!” replied Martin. “Where are you in the investigation?”

Tanisha didn’t know what to say so, instead, she asked him a question.

“How did you get involved in the business?”

Martin smiled as he looked over at Serena. “That’s a story! Isn’t it Serena?” And he laughed.

“Yes.” Serena laughed, “And you tell it.”

“Well,” said Martin, “I was already dating Serena when she started. And honestly, I didn’t pay a whole lot of attention to what she was doing. She was excited but frankly, she’d been excited before.”

He looked over at Serena and gave her a good natured smile.

“I’d tried quite a few opportunities before but this time I felt it was different. I didn’t blame Martin for being skeptical. He was involved in building what looked like a great career with a big regional bank. In fact, they had just put him in charge of three branches and over 200 people.” Serena said with real pride in her voice.

“Dumped them on me you mean” interjected Martin.

“They were in the worst part of the city” he explained to Tanisha, “In fact, we were held up three different times in attempted robberies.”

“But I helped turn those branches around and made them profitable.” He beamed with obvious pride.

“And what was your reward for risking your life and making them money?” asked Serena with a knowing smile.

Martin laughed. “At my annual review they gave me a \$500 annual raise and moved me to another bunch of low performing branches.”

“But what really finished me was finding out that other managers from less successful branches were being promoted and even given huge raises.”

Then he leaned in closer to Tanisha and smiled, “So I put in my resignation.”

“A month before our wedding!” interjected Serena.

“Yeh,” said Martin, “it really upset both of our families. Serena’s family because they thought she was about to marry a successful banker and thus have security. For my family it was upsetting because I was giving up a great title – Vice-President of Regional Banking. I told my father, ‘Dad, it’s just a title and they weren’t paying me what I’m worth.’ But you know that generation is ‘I wouldn’t even have been given a job like that back when I was comin’ up.’ Then he looked me in the eye and said, ‘Now don’t you even consider comin’ home to live!’”

Martin burst out laughing at the idea of doing such a ludicrous thing.

“I do understand why he was afraid for me. Here I was following the formula that should have assured me a future of success, a comfortable living and status in the community. You know the formula – get a good education, a good job (with a title) and live happily ever after.”

“Only I saw, really for years, that it was a fantasy. The situation at the bank just underscored that the formula was not a good strategy for success. Not just for me but for many black professionals. We had, in effect, been sold a bill of goods.”

“So you joined Serena in her business?” asked Tanisha.

“Well,” Martin looked over at Serena with a sheepish grin, “Not exactly.”

“He thought my ‘little business’ was beneath him. Right, Mr. Bank VP?”

Martin laughed.

“Right. But truthfully I hadn’t taken a real good look at it. I mean, it didn’t fit into that program I had been raised on. It was OK for Serena, a little diversion was what I thought, until she found her real occupation. But not for me, Mr. Corporate-needed-a-title-to-prove-I-was-succeeding.”

Serena came up behind Martin and gave him a hug. From over his shoulder she looked at Tanisha and said, “Our parents fought so hard to be accepted by corporate America that it was hard to turn our backs on it. But ...”

“It isn’t working for a lot of us. There is no doubt that we are making great headway and a black child today, boy or girl, can aspire to be just about anything – President of the United States even!”

Martin laughed and made a toast in the air with his glass.

“But that doesn’t mean that it is the only way to get ahead. And when you look at the advantages of business ownership versus working for someone, it really was for me a no brainer. I didn’t see how I could truly get ahead in corporate America. But I saw it was possible with entrepreneurship.”

“And when you look at starting a business and being successful in it, doing it through Direct Sales just looked like the best way, especially for African Americans.”

“The Absolute Best Way,” smiled Serena and raised her glass as if to toast the concept.

Tanisha smiled back at both of them and raised her glass, “To the Absolute Best Way. But now you promised to tell me why.”

Martin looked over toward Serena and bowed his head as if to say, “This is your territory.”

Serena paused for a moment as if gathering her thoughts.

“You know me well enough to know that I wouldn’t make such a bold statement without having thought a lot about it.”

Tanisha nodded in agreement.

“Well, I’ve thought about this for years. At first I thought that I was just lucky to have found something that suited me and made it possible for me to realize my dreams. I felt that it was very personal and not something that would necessarily work for everyone. Quite frankly, I didn’t believe enough in myself to dare to take the concept to women I was close to. I was even a little surprised when the people I had recruited into my business discovered the same things I did. They said how grateful they were to have found this profession and how they would never again consider going back to the jobs they had done before.”

“Gradually, over the years, watching these people become successful or at least start to grow into success, I was emboldened to begin telling others I thought that this was one of the best ways for African American women to make money. The more I thought about it, the more excited I got and the more certain I became that it wasn’t one of the best ways; it was the absolute best way.

I had, for years, watched people struggling with jobs and traditional businesses, juggling family responsibilities and the demands of their jobs. I saw the sacrifices they made and how so often they had experiences like Martin where they went beyond the call in their jobs but weren’t rewarded or recognized.

It’s not that you shouldn’t create a traditional business or buy a franchise or work at a job. I just wanted black women to understand enough about the alternatives to make an informed decision about what was best for them personally.

You know how long it took me and how many business opportunities I tried. I wish someone had sat me down, like I did you, and provided me with the information. I wish I could have gone through a process like the one I took you through to make the decision instead of having to learn from my mistakes. You can learn that way but, it’s oh so painful and time consuming.

So when I finally was open minded enough to take a serious look at direct sales, I was surprised to find it was really everything I had been searching for. You know that I had really tried it all; jobs, franchises, my own businesses, so I felt that I was personally in a good place to make a comparison. I'm not shy at all stating that it has absolutely been the best decision of my life and I believe it is really a wonderful opportunity for black women - the Absolute Best!"

"How specifically is it best for black women?" asked Tanisha.

"Let me talk first about why it's a great profession for everyone, then I'll talk more specifically about why it's so perfect for women.

First of all, there is usually a low price of entry. You should be able to set yourself up in business for as little as \$10 to somewhere under \$1,000. There are, of course, additional operating costs; but nothing like setting yourself up in your own business or buying a franchise. As a result, you can be profitable in very short order.

It gives you a lot of freedom since there are no territorial restrictions, no set hours, no time clock, no employees, no limitations as to how high you can go, no fees or royalties to be paid, no or little overhead and, best of all, no commuting. You are in business but are truly free to work your business without most of the headaches of traditional businesses.

When I owned a business with employees, I felt that at times I was working just to pay their salaries. And quite frankly, I didn't feel they were working half as hard as I was. It was frustrating.

The most important thing, that is virtually impossible to find in other types of business, is the leverage you have. John Paul Getty, the great industrialist, said 'I'd rather have 1% of 100 men's efforts than 100% of my own'. With a direct sales business, you are able to leverage other people's expertise, other people's time and other people's efforts. It is virtually impossible to build true wealth on your own efforts. It is critical that you bring leverage into play. That's what direct sales does.

It's something that everyone can do regardless of age, sex, race, education, past experience, finances, or background. It's truly an equal opportunity for everyone. And you are paid what you are worth. You determine what that number is, from a few hundred dollars to a few thousand dollars per month on a part time basis. On a full time basis, there is no limit to what a person can earn.

It can also provide residual income where you are paid over and over based on what you did at an earlier time, just like recording artists and authors. It looked a lot like a retirement plan for me. And it was one that I might enjoy working well into retirement. At least I would have a choice.

Direct Sales has the capability of creating millionaires, without the burdens and responsibilities usually associated with the development and running of a big business. Like I said earlier - its big business for everyone.

“This really sunk in when I read Robert Kiyosaki’s books, Rich Dad, Poor Dad™ and Cash Flow Quadrant™. In those books I came to understand that there are basically four ways to earn a living and they reside in one of four quadrants: E – for employee, S – for small business or specialist, B – for big business and I – for investor. Kiyosaki wrote, “... a Direct Sales business offers all of us the opportunity to access a B quadrant business at a more affordable price and with much less effort.”

“He said that Direct Sales businesses offered the same systems his rich dad taught him to build but they were already created for people to use. In other words, anyone with the drive and determination could enter into the heady and profitable realm of big business.

I liked that! And, when I ask, ‘What else would afford me the opportunity to do that, to build a big business with the potential for unlimited income’; I can’t imagine what it could be.

Direct Sales also provides an education that can literally transform your life. And it is available to everyone for little or nothing. A good company will offer its associates what Robert Kiyosaki called ‘Life-changing business education ... education powerful enough to change a caterpillar into a butterfly’.

That’s what I feel it did for me and continues to do for me. I don’t think that people wake up in the morning and say, ‘I want to sell this product or recruit for this company.’ But I do think they wake up and say ‘I want to paint a picture, write a novel, found a church or set up a school for disadvantaged children – and where will I find the resources to do that?’

And that is where Direct Sales comes in. It can be the source of the funds. It can make those dreams possible. We are as much in the ‘Dream’ business as in the sales and marketing business.”

Serena stopped to take a sip of her drink.

Tanisha had sat almost motionless throughout, fascinated by what Serena was telling her. She felt as though her whole world view had shifted. Until she reconnected with Serena she had harbored ideas about the Directs Sales profession that had been less than generous. She had thought of it as a last refuge for people who could not find jobs, as a shady business, as one where people took advantage of each other.

Her past brushes with it - a presentation that someone had tricked her into attending, a party invitation that turned into a business presentation – had made it all seem very questionable. But Serena was talking about it as if it was something real: like a real solution to some of the challenges and issues that she had been encountering. And knowing Serena, and now Martin, it seemed very unlikely that she had not given it a lot of thought. She was beginning to see things very differently than before this conversation.

“But what about black women? How is this specifically a choice for them?” she asked.

“Well, the reasons I just gave you are, of course, applicable to both men and women. But on top

of those are a whole bunch of additional reasons why this profession is a great pick specifically for women and especially for black women. And those reasons are why African American women excel at it!

“First of all, black women need the flexibility that this type of business offers. They want the time flexibility; however, at the same time they want support and the feeling of community. They like being part of a team. They also like to be recognized for their contributions. You know that doesn’t happen much out in the ‘real world’. But in the right companies in this industry it happens a lot.”

“Since some lack business experience, they like the fact that they will be supported and coached by a sponsor and that there is, in most Direct Sales companies, a system. They like the built-in support of the system that they get without having to make a huge investment. It is truly like a franchise without a franchise fee or commitment.

You rarely, if ever, get that kind of support in traditional business. I made friends with one of my competitors when I started a business because she was the only one who truly understood what I was up against. She helped and supported me and I did the same for her

Serena smiled at the recollection. “I find it hard to imagine two men doing what we did. We never felt competitive with each other. We appreciated the support so much that we looked for ways to work together.”

“That support is built into the Direct Sales model. In addition, Direct Sales is all about ‘relationship marketing’ and most women do that naturally. They already know about how to network and share information because they have been doing it their entire lives. Whether it’s making friends with neighborhood women at the park while their kids play together, meeting another woman as they swap recipes at the grocery store or helping a co-worker figure out how to juggle family and work; women are great at showing a genuine interest in others and helping them. It is what we’ve had to do in our families and our communities just to survive so we do it very well.

Direct Sales relies on some of the personal skills that women are great at. At the heart of business is the concept of building and nurturing teams, and many women have the ability to build strong relationships which last. This helps them to excel at team building. They are also great listeners and have an abundance of people skills. These all come into play in the process of building trust and trust builds strong teams. I think that women really know how to ask questions and be genuinely interested in the answers. This is a skill that is necessary in building rapport which in turn helps them with both recruiting and selling products. They are also great at building “culture” which simply means that they help people connect with each other and stay involved. Within our Church community, within the various African American family organizations and sororities like...Jack and Jill of America or Alpha Kappa Alpha and Delta Sigma Theta, black women are instrumental in creating communities and culture that support and nurture us.”

Finally, we're patient. This business is a marathon, not a sprint. Patience is a great asset. This is a business where, as one of my business associates said, "No one fails – they simply quit before they succeed." Being patient with the process, with other people and especially with themselves; this can be of tremendous value because just lasting in this business can make you a winner.

A favorite book of mine says that 'As many as 95 percent of those who remain in this industry for ten years or longer, working steadily at building their groups, reach the highest pay level in their respective companies.' For most that would mean earning \$50,000 or more per year.

So you can see that most black women have a built-in capacity to do this business."

Tanisha interrupted, "Are there a lot of us in Direct Sales?"

"Yes," replied Serena, "over 85% of the profession is comprised of women in general. 9% are African American women. You can see what an opportunity there is. Those participating do very well. It is really an industry based on the ways women relate to the world, each other and their families. It is the perfect business for black women."

As if on cue, Martin came into the living room with plates balanced precariously in each hand.

"This is just to tide you two over until dinner. It should be ready in just a few minutes."

Tanisha had been so engrossed in the conversation that she had realized how late it was getting. The sight of the food made her stomach start to grumble. She eagerly took a bite of what looked like small empanadas and marveled at the flavor.

"Did Martin make these?" she asked with her mouth still full.

"Yes," said Serena. He does most of the cooking. He was the only boy in a family of women so he was kind of forced to learn. But he has a real knack and he loves to experiment. He took one taste of what I cooked and declared the kitchen off limits."

"Wow, handsome, hard working and he cooks!" Tanisha exclaimed. "You are one lucky girl!"

CHAPTER 12

Choosing the Right Company

*A wise person may not accept every opportunity,
but a wise person will explore every opportunity.*

– Anonymous

As the dessert dishes were removed and they settled back in the living room with their coffee, Tanisha finally asked what had been on her mind since she decided that the vehicle for her would be Direct Sales.

“How do I choose what I do? What product and what company? Are you ready to tell me what it is that you are doing? Is that what you would recommend that I do?” Tanisha was, for the first time, really pushing her friend.

But Serena demurred once more.

“I want you to explore some options before I prejudice your decision by telling you what it is that I do. What I will do is give you a place to start your search. There are literally thousands of choices but it can be very confusing and time consuming to search. I am going to send you over a short-list of ten companies that have met some basic criteria. One is that they are listed with the Direct Selling Women’s Alliance (www.dswa.org) and/or the Direct Selling Association (www.dsa.org) so we know that they are legitimate companies. I’ve included my company in the list.

“The DSWA’s list represents a variety of products and services. I will also include a list of criteria to use when choosing a company. While my list is made up of all legitimate companies, it is important to also have criteria of what to look for that is a red flag indicating that a company may not be a solid opportunity.

“This is a challenging industry because it is new and the public is, by and large, uneducated when it comes to being able to distinguish between legitimate and illegitimate companies. I will send you some red flags to watch for. Because I believe so strongly in the industry, I have joined

organizations and have continued to educate myself so I can, in turn, educate others. You will find what I send you both very interesting and very enlightening.”

Serena and Tanisha finished up their coffee quickly. Tanisha was anxious to get home and start exploring her options. By the next day, she had both the list of the companies and a list of criteria to help her make a decision about which company might be best for her.

SERENA'S CRITERIA FOR CHOOSING THE RIGHT BUSINESS

1. Select a product or service that appeals to you and makes sense.
2. Learn about the company, the management team, their mission and vision. You want to make certain that it is in line with your values.
3. Look at their track record. Make certain that they have been around for a minimum of a few years, preferably five or more.
4. Know what is required of you in terms of:
 - a. Start-up costs
 - b. Product or service purchases
 - c. Ongoing purchases or sales (sometimes called qualifiers or monthly maintenance)
 - d. Training costs
5. Ask how you will be trained and supported. Is the training just product training or does the company train you to be a businessperson? Robert Kyosiaki, author of Rich Dad, Poor Dad™, says that this should be one of the most important criteria when choosing a company. In another of his books, The Business School for People Who Like Helping People,™ he states that “A true B quadrant network marketing company will focus on developing all of you, not just the part of you that can sell and make money for those above you.”
6. Talk to others who know the company to get a sense of how it is viewed “on the street”.
7. Read the marketing literature and visit the company's website. Does the company appear to be professional and well run? Is their marketing style and approach one you are comfortable with?
8. One of the most important things you can do is to interview the people who would sponsor you into the business. How they conduct business, what they expect of you and their ability to deliver what you will want from them are critical in your decision. Remember, these are the people who will help you to develop and grow your business. Are they capable of providing that type of help and support on an ongoing basis?
9. Understand that you will be building a business so ask your sponsors to outline a ‘game plan’ of how you will earn the income you need to in order to pay back your investment and then begin to earn the monthly income necessary to make your business work.

10. You should never feel pressured to make a decision during this process but you should also give yourself a deadline for going through the information. It can become overwhelming but it is critical to go with your 'gut feelings' to a certain extent.
11. Finally an important part of the process is to attend a public briefing in order to meet others in the business and to observe how the business is promoted. There should not be exaggerated income claims. You should have a sense of how people just starting out are doing. You should see a variety of people at the presentation and there should be a serious businesslike approach to the people and the presentation.

Serena also made a list of what she called 'red flags'. These were meant to help Tanisha distinguish real opportunities from those that sounded good but had flaws which meant they would not last. It is not that a person will ever invest a lot of money in these opportunities, but they are investing their valuable time and, more important, their faith, credibility and belief. If the business is not sound they may turn their back on the whole industry of Direct Sales. That would be a shame for them but would also inevitably mean that they would turn others against the industry.

POSSIBLE RED FLAGS

These don't mean that the company is not a good company or the product and services are not good; their existence simply means, be careful. If one of more of these 'red flags' show up, you may want to pass on the opportunity.

1. There is no product or service being sold. Someone is selling the opportunity to sell a business opportunity.
2. The service or product could easily be produced by anyone with little start-up cash or expertise. This means that it will be duplicated and there is a serious problem with the viability of the business. The more unique the product or service, the better.
3. There appears to be too much cash being generated. It may appear to be too good to be true. Find out how the money is being created. Run if you can't figure it out or have someone to explain it. A viable business cannot be giving people up to 90% of the retail price of the product. It just can't work for the company, the distributors, or the customers in the long run. Direct Sales is powerful because it creates residual income. A company that can't sustain means no residuals.
4. You are required to buy hundreds or even thousands of dollars of product before you start. This is called 'front-end loading'. You take all the risk. If you do buy inventory, make certain that they have a policy for you to return the product with 90-100% reimbursement minus a restocking fee within a reasonable amount of time.

5. Ask yourself, "Would I buy this product if I weren't in the sales organization?" If the answer to that is 'no', think twice about the opportunity. Is the money you'll earn based on the sale of products or services? The answer should be "absolutely." This is a key element of a legitimate business. Direct selling, like other methods of retailing, depends on selling to customers who use and/or consume the product. This requires quality products and services sold at competitive prices. Beware of any business that claims you can get rich by solely using their products or by recruiting new people into the business. You should also believe in the products or services you'll be selling.
6. Start up costs should be minimal. The start up fees in direct selling companies are generally modest - usually the cost of a sales kit. Companies want to make it easy and inexpensive for you to start. You will know if it is a legitimate company because "pyramid schemes" make their money through fees paid by new recruits or by loading inventory or training aids on them. High entry fees should be a warning sign.

Attached to the instructions of how to evaluate a business was a list of 10 businesses offering a variety of products and services. Tanisha quickly eliminated five of the companies using the first criteria on Serena's list – the ones that had services and products that did not appeal to her. She began in earnest researching the other five, carefully looking for the red flags that Serena had warned her about and using a chart she had constructed to measure the other areas that Serena said were important.

Tanisha was surprised how quickly the list came down to four companies, then three. She was at the final couple of steps where she was going to meet with prospective sponsors. The three final companies sent her a list of people in her area who would be in a position to sponsor her. As she read down the list of companies and sponsors she was delighted to discover a name, Serena James.

Tanisha could hardly contain her excitement.

CHAPTER 13

Getting Started Right

You don't have to see the whole stair case to get started, just the first step.

– Martin Luther King

“So this is what you are doing?” asked Tanisha as she put down the company literature on the table in front of Serena. Her friend laughed at Tanisha’s mock expression of annoyance.

“I really wanted you to make the decision on your own. I guess it was a bit of an experiment but I thought that it was likely, given how similar we are; that you would choose the same company I had. It was important to me that you make the decision on your own using the information that I had shared with you.

“Well, knowing that you are involved in this company certainly gives it an edge in the competition. When I saw your name I was really looking for ways to eliminate one of the other companies. They both had products that interested me. They met the criteria and it was simply an issue of whether they would truly give me the business training that you indicated was so important.”

“I know that, from everything you have been teaching me, I have no doubt that the company provides exceptional training.”

Serena gave her friend a big hug.

“I love that you saw it as I did. And we’ll be partners again!”

Serena smiled as she pulled out the paperwork and instructed Tanisha on how to fill it out.

“Now the fun begins!” Serena exclaimed as they finished up.

And it did. But, it was also the start of a roller coaster of experiences, experiences that would change Tanisha's life forever.

Within two days of signing the paperwork, the two old friends were back to their weekly routine of meeting before work at the coffee shop. During that first meeting, that Serena called a 'Game Plan Interview', she asked Tanisha to make a commitment to stay with the business and work with her for a year. She warned her that she might feel like quitting a few times along the way but if she would stay for the year, it would pay off.

She also asked her to be 'coachable' by which she meant, learn the systems and follow them, even if at times they seemed a little strange and unconventional. As Serena pointed out, this was something very different from anything Tanisha had previously done. She would need to give it time and trust enough in Serena to give her the benefit of the doubt.

Tanisha agreed. That agreement, because she was a woman of her word, would keep Tanisha involved and in the process over the next twelve months even though there were times when she really questioned her sanity.

To say that this was like nothing else she had ever done was an understatement. But Serena stayed with her every step of the way. And, much to her surprise and delight, she found a community of like-minded people, who supported her as well. Because of her position in the company, Serena's schedule was very full. But the company had a great system and, with Serena's encouragement, Tanisha followed it faithfully and started to see results.

Besides the fact that she had promised Serena that she would be coachable, Tanisha had only to look at Serena and her success to know that the system worked. There were times when her own creativity took over and she would devise things that she thought were better. Fortunately, she had the good sense to run them by Serena who would ask the same question, almost like a mantra.

"Is this duplicatable? Can you do it across the country as well as across the street?"

Inevitably, Tanisha would answer a reluctant "No" and go back to the system.

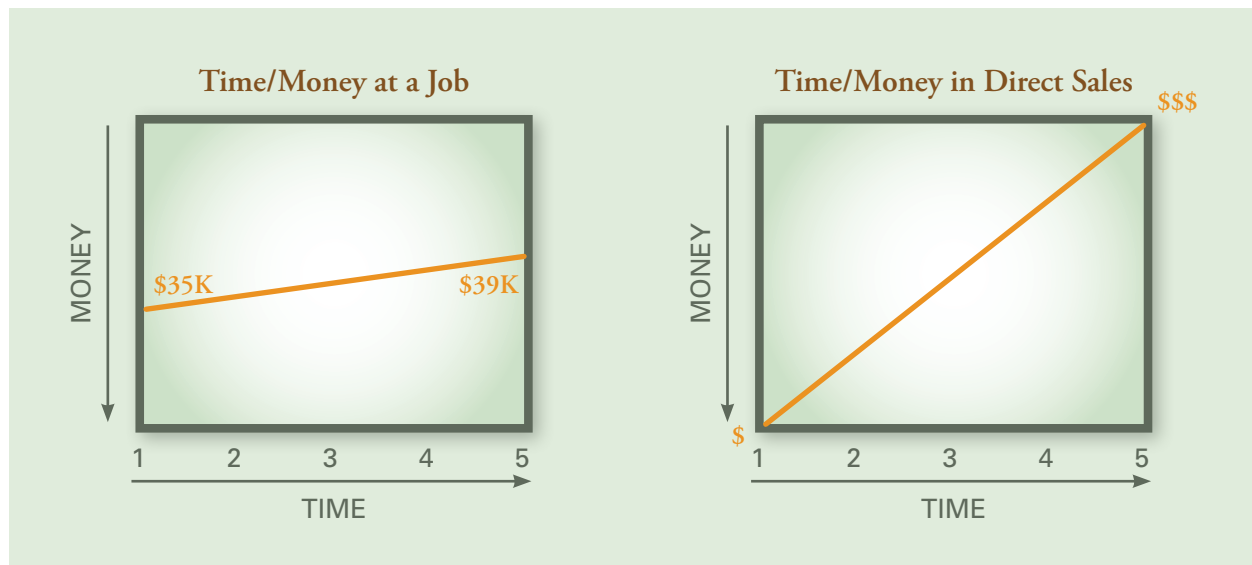
Slowly, over the months, Tanisha began to see that the real power of the business. That power was derived from the fact that you could put the business into a system and, because of the system; anyone with drive and determination could succeed. It was a model that anyone could follow. The only difference between Tanisha and Serena was that Serena had worked within the model for a longer period of time. As she mastered each step, she moved up in the business and saw success.

Something that Serena had shown her during their 'Game Plan Interview' was a graph depicting the difference between a job and a Direct Sales business. In the illustration she showed how in a job you can put in about the same amount of time over a five-year period and, if you are lucky, your income increases by a tiny percentage. She noted that average incomes have not increased at all in real dollars over the past 30 years.

However, in Direct Sales, while you may earn very little as you are getting started relative to the amount of time you put in; over the next five years you can end up earning a lot for a small input of time.

Serena's concept was that Direct Sales is really a way of "buying back" your time. She said that she really appreciated the fact that she finally had time AND money because of her business.

That certainly seemed to be the case. While she did work very hard at times, Serena seemed to take a lot of time off to travel for pleasure or to spend time with her family. Although many of her trips were connected to her business, she always seemed to have time to vacation and relax. She pointed out to Tanisha at one time that she had actually designed her business so that she had teams across the country in locations where she was interested in vacationing. It had tax advantages, she said.



CHAPTER 14

No One Ever Fails

Our greatest glory is not in never falling, but in rising every time we fall.

– Confucius

The process was a slow one at times for Tanisha and there were definitely times when she wished that she had not made the commitment to Serena to stick with it for a year. In those moments of discouragement, she learned to turn to reading or listening to audio programs to buoy her sagging spirits.

The biggest challenge and the biggest joy was people. She had never been so intimately involved with so many people and she learned to cope with a wide variety of personalities. She had worked with a lot of people in her job, but this was different. At times it was a little disappointing, especially when people didn't keep their commitments as she did. But the process of dealing with people created something in her. She began to learn more about herself and, in doing so, started to really appreciate her talents and abilities.

Serena had promised her that her own personal growth would be one of the greatest benefits of the business. But at first, she neither understood nor appreciated what Serena meant. Now she was seeing for herself what feeling more in control, more appreciated and more confident felt like. Her jobs had neither encouraged nor supported this type of growth.

It was something you could not put a dollar figure on. The more she learned and grew the more potential she saw in herself and others. She began to truly understand what a stultifying and mind-numbing experience her job was in comparison to the challenge and excitement of her business.

At first she measured her success in the dollars she was making for her business but the money very quickly became a by-product of something that was far more exciting for her. Her own development, and that of the people with whom she was working, began to be just as important to her. She also began to see that it was that growth that would assure her of financial success. She could truly see what Serena had meant when she said that the business would “make you

the person who can earn a million dollars”. It wasn’t a technical skill, although growth in that area was certainly part of it. It was more WHO she was becoming.

The biggest lesson that Tanisha felt she was learning was that of patience. There was a particularly difficult time when she really did feel like walking away. It was the dead of winter; she has been working hard at her job and even harder in her business. Everything was going great, she thought, when suddenly she felt that she was sliding backwards.

During one of their meetings, Tanisha was particularly distressed. All Tanisha could see was that she was failing and her only course of action was to quit. But, with Serena’s coaching, Tanisha began to realize that her own disappointment and self-pity was making the situation seem much worse.

“I know the feeling,” said Serena. “And I’m going to tell you something that may be hard to accept right now. This really is a turning point. In everything we do there are usually moments where we feel uncomfortable, out of our element. But it is actually just part of the process. It is actually a sign that you are about to have a break through. Unfortunately a lot of people don’t like the feeling and this is the moment they quit.”

She went on to talk about the lessons that pushing through these moments could teach a person. And she shared what it had taught her.

“I hit that wall a number of times myself,” said Serena.

Tanisha was surprised, as she had only seen Serena as invincible.

“What happened? What did you do?”

“Well, obviously I overcame the moments,” laughed Serena, “I’m still here.”

“Did you ever feel like quitting?”

Serena roared with laughter at her friend’s question.

“Of course!” she laughed, “Dozens of times.”

“But I was smart enough to state it out loud. And I had people around me who cared enough to help me stay in long enough to learn the lesson. You see, that is really what this is all about. We have lessons, life lessons that we need to learn. Most of us, especially in jobs, are never in a position to learn the lessons. In fact, the job almost makes it necessary not to learn them because if we did, we would either be fired as a threat to our boss or we would likely give up the job in frustration.”

“What kind of ‘life lessons’?” asked Tanisha.

“Lessons like patience, lessons like self-discipline, like taking personal responsibility, humility,

self-acceptance ... the list goes on and on. There are other lessons, of course, that are of a more business nature: How to motivate yourself and others, how to inspire people to be more than they think they can be, how to sell, how to be an encourager, how to believe in yourself while people seem to reject you.”

“Wow.” whispered Tanisha, “Those are powerful lessons.”

“Aren’t they? And if you learn them well, guess what?”

“What?”

“You will never be the same again. And, you’ll make a lot of money.” smiled Serena.

Tanisha wasn’t certain when it happened, but suddenly her hard work started to pay off. What seemed like an uphill climb was gradually becoming a downhill run. And she thought often about the talk that night and how close she had come to quitting. It was only in hindsight that she could see what Serena was obviously able to see that night – she was literally weeks away from the beginning of success. She would have, like so many others, quit just before she was about to enjoy the fruits of her labors.

CHAPTER 15

Commit to the Magic

Our greatest glory is not in never falling, but in rising every time we fall.

– Confucius

One year later....

The crowd was thinning in the coffee shop as the clock on the wall struck 9 am. Late arrivals were still scurrying in with that urgency experienced by people about to be late for work. Across the street the tall office buildings were swallowing the crowds. It was the usual Monday morning rush outside.

Tanisha smiled to herself as she watched. She had been one of those people not so long ago, worried about being late, worried about being fired, worried about everything. Now she seemed a lifetime away from that world. The stress in her life was almost non-existent. She realized, as she watched the others scurry about, that she simply felt so much more in control of her life than she had ever before.

She had agreed to meet Serena here this morning and wondered why she had picked Monday morning and why nine in the morning. Tanisha now never left the house until the rush was over. Why aggravate yourself when you don't have to?

“Well, the pleasure of watching people scurrying into work was worth getting up for I guess,” she mused to herself.

“Do you know what day it is?”

The question took Tanisha out of her musings with a start.

“Yes, Monday!” she stated.

“But what’s the significance of this Monday?” asked Serena with a knowing smile.

Tanisha racked her memory but she could think of nothing special about Monday, February 2.

“I give.”

Serena made a swooping gesture with her arm and presented the bewildered Tanisha with a bouquet of flowers.

Tanisha looked even more bewildered as she took the aromatic profusion of color from her friend.

“What’s the occasion?” she asked.

“Ah, it feels like a lifetime, doesn’t it? But today, my dear, marks a very special anniversary. It is exactly one year to this day that you committed to stay in the business for twelve months. And you did! So we are going to celebrate!” said Serena, leaning over and giving her friend a hug.

Tanisha beamed at the news. It did, indeed, feel like a lifetime. Not so much because of the passage of time, but because so much had changed in her life. She had changed. Everything had changed.

It was hard for her to see but it was apparent to everyone else. The one who truly saw it was her mother. She hadn’t seen her for almost eight months and when she did she couldn’t believe the change. She reported to other family members that she had never seen Tanisha so happy.

And that was truly the change. She was happy. Happy because she had been able to create such a great career for herself and had not needed to return to corporate America. Happy because she was now working at something that gave her a deep sense that she was doing good for others while making a good income. It hadn’t really replaced the income from her previous career, but it was on track to do so in the coming year.

And the change in her had created a marked change in her family. Everyone was much calmer and got along so much better. She realized just how much her corporate jobs had cost her in terms of stress. She felt at times that she had escaped with her life.

And she truly had. She was a different person; more confident, more in command, more loving and giving. She was a whole person. The ‘Life Lessons’ she had learned had caused her to dig deep into herself, to begin to express to herself (and to the world) who she was.

It had not been easy. But boy it had been worth it.

She wasn’t just a changed person; she had a whole different future. The people she associated with were different people. The information she had been able to learn, the experiences she had had over the past year were incredible. Sitting in the coffee shop she was barely able to remember the woman who had made the commitment. She seemed to have vanished along with old worries and concerns, bad habits and a negative disposition.

Tanisha smiled over at Serena. Best of all she had gone through this transformation with Serena. What a support she had been! And so patient. Tanisha wondered if she would be able to do the same for someone else in the future.

Serena raised her coffee cup. "Congratulations old friend!" The clanking of cups and laughter drowned out the roar of traffic and rude blaring of horns outside the shop. Something almost magical had happened to Tanisha over the past year but it had happened in the real world, right across the street from where she might have toiled for years. It happened in spite of her fears, because of her dreams and as evidence that anyone could do what she had done.

Even you, my friend.

Success Leaves Clues

There are thousands of successful women in Direct Sales because success is defined by each of us personally. Success for one woman is enough extra money to send a child to private school. For another it is being able to replace the income she made at a job she hated. For another it is financial independence.

Others, like our character Serena, have experienced a dramatic change in their lives and lifestyle. The women who follow are examples of women who have experienced tremendous success in the profession of Direct Sales. They are here to act as examples, mentors and, as an inspiration. Actually, most would say “If I can do it, you can do it.”

In reading their biographies and I am sure that you will find some who come from comparable backgrounds to you. Or they had similar life experiences or like doubts and challenges to the ones you have experienced.

Read their “Success Tips” and take them to heart. These women truly have walked the talk. Their advice is at once profound and simple. Take it and use it and as you do, know that what stands between you and the success of these women is just a lot of hard work and tenacity.



Lucretia Davis Daniel

Lucretia Davis Daniel grew up in a family where she was encouraged to be the best at whatever she did. Her mother was a college graduate and an educator, so it was just natural that she would go to college, get an education and find that great job. In other words, she was brought up to live the American dream.

The story, however, ended very differently. She did go to college, earned a BS and found a job. But 6 months into this new career she discovered that a corporate job did not suite her. Dissatisfied with the lack of freedom and feeling constrained, Lucretia began her search for the perfect home based business. She wanted the freedom of controlling her own time and the opportunity to express her true self. So she started searching for a business opportunity.

The journey to find that perfect opportunity ranged from direct sales in insurance to home party sales in make-up and lingerie. Along the way she managed to become part of each company's top 1% achievers. This fascinating journey to the top always included personal development and growth books, seminars and classes. This is what, she believes, has led to great success.

Lucretia is currently a National Sales Director with YTB Travel Network, Inc. She is a member of the prestigious President's Club ring earners, and has consistently earned the highest bonus level awards. In 2008, she was recognized as being one of the top women of distinction in her company.

Lucretia has also been recognized locally as well as nationally in the Who's Who among American Business Women. She is a nationally sought after public speaker and coach. A native of Columbia, SC, Lucretia now resides in Atlanta, GA where she actively supports several civic and community based endeavors.

Why Direct Sales is for Me.

I was brought up to go for the "American Dream"; get a good education, get a good job and enjoy a good life. The only problem was – it didn't work for me. I did get the education and the job, but I felt smothered working in a corporate environment. Even when the corporate job was a sales job, it was not as fulfilling as direct sales.

I found out very early in my professional career that I was able to blossom and flourish when I was on my own. In a corporate setting there is definitely a glass ceiling and I have hit that ceiling many, many times in my career. That kept reinforcing to me that I was better suited for direct sales because the sky is the limit!

I chose direct sales companies that were fun for me and fit my personality. When I was with these companies, I went to the top every time! I had to be surrounded by kindred spirits and people who were on the same path to success and fulfillment that I was. In a corporate setting you don't have that choice, especially the choice of the people with whom you will work. You are pretty much "stuck" with what you get. In direct sales, I have the privilege of bringing into my life and my organization those with whom I want to work. We are going to travel to the far corners of the world together! It doesn't get any better than that!

SUCCESS TIP

The one success tip that I would give a woman getting started in Direct Sales is to find a fit for you and your personality. If the company you are looking at or are already involved with feels like a job, then maybe you need to reevaluate what you are doing. What are you passionate about? What is it that you love to do and would happily do, even if you were not getting paid to do it? This is what you should look for in a direct sales.



Sherry D. Fields
President, PDIA, Inc.

Passionate. Driven. Determined to make a difference. Committed to fostering positive change. These are just a few of the values that are important to businesswoman Sherry D. Fields and that have propelled her to be a top performer in the direct selling industry.

After a 13-year career as a marketing and management executive for companies such as Unilever, Sara Lee, Quaker Oats, 1-800-Flowers, and the Dole Food Company, Sherry decided to start a new career that would provide her the financial freedom and flexibility she dreamed of. She partnered with Warm Spirit for 7 years and was named Consultant of the Year in 2006, 2007 and 2008. In 2008 Sherry also earned the distinction of becoming the first Warm Spirit business owner to top \$1,000,000 in earnings. Today Sherry is building on her success in direct selling as a Master Distributor with Live The Source Vitamin Company.

Through her company Putting Dreams Into Action (PDIA Inc.) Sherry focuses on empowering people to be wealthy and healthy through her company PDIA Inc. In addition to the Live The Source business opportunity her company offers wellness coaching, body detoxification classes and self care education.

Sherry has been featured in *Essence* magazine, the *Atlanta Tribune* magazine, was selected in 2006 by *Success South Florida Magazine* as one of the 50 Most Influential Blacks in South Florida, and in 2000 was honored as a Top 40 Under 40 by the *Network Journal Magazine* in New York.

A graduate of Stanford University, Sherry received her MBA from the University of North Carolina at Chapel Hill where she received a fellowship from the Consortium for Graduate Study in Management. Sherry is a lifetime member of the National Black MBA Association and active in the Jackie Robinson Foundation Alumni Association.

Why do you feel Direct Sales was the right answer for you professionally?

I always dreamed of traveling, spending time with family and friends while having a rewarding career. After working 13 years in corporate America it became very clear to me that climbing the corporate ladder was not going to provide me the lifestyle I deserved. An unexpected layoff in 2001 transformed me from being a direct selling skeptic to a believer. I was attracted to the low start up cost, the flexibility and the potential to make as much money as I wanted or needed.

As I reflect on my decision to enter the direct selling industry I know now more than ever that it was the best career decision I ever made. I have developed life long friendships and have grown tremendously both personally and professionally. Running a direct selling business also gave me everything I needed to start my own business - confidence, time, money and support.

SUCCESS TIP

It is so important to follow the start up program that is provided to you by the company. One of the best things about our industry is that there is a blueprint for success in the company you join. Unlike most jobs where you are told what to do but not how to get it done, your company and your success line will have a step by step business start up program that will help you achieve the goals you set for yourself. Follow the program to the letter and be willing to let others support you as you learn the ropes.



Suzan Hart

A successful entrepreneur, Suzan has been involved in the profession of direct sales for the past seven years. A multiple six figure earner, she co-created a team of over 10,500 and is one of the lead trainers in her present company, Isagenix International. Suzan was recognized as one of the 2006 “*Women of Isagenix*.” In 2008 she was presented the “*Above & Beyond*” and the “*Spirit of Isagenix*” award.

Trained in crisis and mediation, she has worked extensively in the area of Child Welfare and Women’s Services. She managed a women’s shelters, a cross cultural counseling service as well as one of the largest drop-in’s in the downtown core of the city of Toronto.

The founder and president of Hart Consulting, she is an accomplished athlete, with success in the areas track & field, basketball and competitive body building. As an entrepreneur, Suzan believes that true wealth begins with a healthy mind, body and soul.

Suzan Hart’s mission is to create environments where all individuals feel inspired, valued and honored for their contributions, such that they take bold action and create abundance with ease.

Suzan Hart was born in Port of Spain, Trinidad. At the age of 5 her family immigrated to Canada where they settled in a small college town in eastern Quebec. The youngest daughter of Lorna Gordon, Suzan believes she gets her drive and “never give up attitude” from watching her mother triumph, creating diamonds from coal. Suzan is committed to assisting all individuals in creating abundance and ease by enhancing their leadership. Suzan Hart co-authored the book “MLM Woman” with Direct sales million dollar earner, Susan Sly.

Why Direct Sales Was My Answer:

The way you look at life can change slowly over time or it can change in an instant.

In the spring of 2000 I was managing a women’s shelter just north of Toronto, Ontario. Walking into my office, I found all my belongings packed in a box on my desk. I was immediately escorted to the Executive Director’s office and informed that I was being let go - fired on the spot with no warning.

I was devastated. I thought of all the long hours I had worked and how I had contributed to the growth of the organization. I had had a recent promotion and glowing evaluations. I drove home with tears streaming down my face; hurt, scared and unsure of what to do. But on that

drive home I also made a decision that would change my destiny. I vowed that I would never again leave my financial security in the hands of someone else.

I did get another job but my view of the world had changed. I had risen through the ranks, had made major contributions to the organizations for which I worked, I was recognized in my field but still found myself over worked and not being paid what I deserved. The reality was I was \$50,000 in credit card debt, borrowing from Peter to pay Paul. My marriage was falling apart; I was tired, run down and I was suffering in silence. I knew there had to be more, but more importantly, for the first time, I actually believed I deserved more.

So I was ready for something and luckily direct sales appeared. I still remember my first home presentation. As I sat listening to the presenter, one sentence captured my attention. "I came out of retirement to help introduce this new product to the market place." As I looked at the presenter, Deborah, I wondered how she could be retired. She looked just a few years older than me. I wanted the life she appeared to be living.

That evening my journey into direct sales began. What attracted me first was that, for a small investment, I could participate in free enterprise and acquire the skills to run a business that could eventually generate millions in wholesale revenue. I believed that no other profession could give me the lifestyle and freedom I was seeking. I saw that my achievements would not be limited by race, culture, gender or religious beliefs. I had found an opportunity where the qualifications for advancement were my desire and my willingness to act.

What kept me in the profession were the brilliant, creative, ambitious and like-minded people I found there. Direct sales has not only provided me a vehicle for financial wealth but it is an environment where growth is encouraged and rewarded. Success in this profession has demanded that I grow. Over the past six years I found within myself skills and strengths that have allowed me to be bold and step far beyond my comfort zone. I feel pride not only in my achievements but also in who I am becoming.

If you are new to direct sales, know that all you desire is possible. Be daring for when you are bold, you inspire women around you to believe that anything is possible.

SUCCESS TIP: BUILD UNSHAKABLE BELIEF

Why must every leader have solid belief? Belief is at the core of everything we do. Our ability to influence others to take action is directly related to our level of belief. It is our belief and passion that creates the energy people experience when we speak about our opportunity, product or service.

So what is belief? I define it as an internal knowing. One could call it faith. Belief is a story we tell ourselves. A story we relate to as a fact. It is actually our commitment to a story,

“our internal knowing,” that has our belief become reality. Thus negative beliefs attract negative results and positive beliefs attract positive results.

So, if we each have the power to create our own story, why do we not create stories that are self affirming and uplifting? I know my inability to achieve the results I desired can most often be linked to the conversation in my head. I would actually be replaying a story full of negativity and self doubt. A story often born from one past negative event I chose to continue to carry. I would carry this story around in to my invisible knapsack waiting for it to unfold. This story would have me play small and attract to me the only result I “believed” possible. Unwittingly my internal dialogue told the world that my belief in what I was doing or saying was shaky.

I have learned that changing my belief is a simple decision to rewrite an old story. It is the understanding that a past event has come and gone, and that I have the power to design my present. Creating a positive, affirming, belief is based on my willingness to take a blank slate, express my deepest desires and commit to making my new story a reality. As Napoleon Hill states, “What the mind of man can conceive he can achieve.” It is to act as if what I desire has already occurred. To lead by “belief” or in other words, by “example.”

As leaders, it is our role to paint a clear picture of what is possible and inspire others to believe the same; To take action based on that vision and inspire others to do the same.

Believing is to look beyond the present negative circumstance and to know something else is possible. The belief of a leader lifts people up and inspires them to act in spite their challenges, barriers or negative circumstances.

Where is your belief?

- In self
- Your enterprise
- Your products and service
- Your profession

“Belief is not stagnant, it is forever changing.” Fuel your belief with positive affirmations.



Vondell McKenzie

Senior Executive Unit Leader (SEUL) Avon Products

Vondell first started selling Avon door-to-door in 1957, but was very shy and not very successful. She lasted five short months. In 1991 she signed up again on the urging of a personal friend and the Vice President of the company. She was retired and he simply asked “Have you earned and saved all the money you want?”

Little did Vondell know that her coming out of retirement would make such a mark on the lives of so many people! She had been content as a retiree, traveling the West Coast with her husband Terry in a thirty-six foot motor home.

In earlier years Terry and Vondell would drive the motor home to a hotel site and rent a room for their team training. Vondell believes that true leaders reach back and give someone a hand.

This was not Vondell’s first venture in direct sales, but it is her last. After several other successful ventures, she and her husband Terry began their Avon venture. They worked the business together until she lost him to cancer on March 16, 1997.

Growing up in a close, supportive family in Statesboro, Georgia; she strives to maintain a life of balance and teach others to do the same. Her spiritual life is her top priority, then family and last but not least her business.

Vondell has had her share of misfortune as she experienced her father losing his business to a fire, her mother dying when she was only fifteen and losing everything herself in a fire later in life. Like a phoenix, she rose above the tragedies, a stronger woman.

Faith, purpose and determination have helped Vondell build a very successful career. Vondell received the prestigious Women of Enterprise Award from Avon in the year 2000. She is a member of Avon’s Honor Society, an active member of the New Canaan Missionary Baptist Church and Vondell was awarded the NAACP Citizen of the year in 2007 for her contributions to the community.



Jacinth Waldron

Growing up in the tiny islands of Trinidad and Tobago, Jacinth always knew she wanted to be an entrepreneur. Locating to New Jersey in 1976, she married Hubert Waldron, started a family and joined her first direct selling company where she became one of its youngest Directors.

Seeing a need for a business that would provide household services to busy families, Jacinth and her husband started a traditional business to offer those services. It flourished but left them exhausted and with little time for their family. Their business had become a burden to them.

At the urging of her CPA, Jacinth once again started looking for a Direct Sales company. She joined at least 3 companies but failed at each for one reason or the other. It wasn't until she was introduced to a health product that helped her lose over 70 pounds that she found a place to really grow her business. It developed to the point that Hubert was able to quit his job and join her in the business.

Jacinth went on to host her own daily radio broadcast "To Your Good Health" and later returned to school to become a Certified Nutritionist so she could better support her growing clientele. Their business expanded into the Caribbean and with the expansion of the business came new challenges. Jacinth wanted to communicate more effectively and to understand her team better. Knowing that relationships could be source of our greatest joys or frustrations, Jacinth became certified as a Human Behavior Consultant.

Jacinth continues to be a great role model and mentor for so many, not just people of color. Jacinth says of her journey of entrepreneurship, "Looking back over my life I could see the hand of God resting on my family throughout the years. The word of God said that he would give you desires of your heart, if you trust in Him. There were times in my life when all I could do was trust Him and lean not to my own understanding, that's where I had difficulty. God will do the impossible, when we believe in Him. Throughout the years I have had so many situations that arose where I had the opportunity to throw in the towel and quit, but I depended on the Lord and he brought me through. One of my greatest goals was to be totally debt free and four years ago the Lord blessed us to pay off our mortgage, cars, and credit cards and be truly free".

Jacinth and her husband Hubert have educated their three daughters who now have successful careers. Tricia is an event planner, Alicia is a chef at a prestigious country club in Palm Beach Gardens, and Sabrina is High School Teacher in New York, working on her second Masters degree.

Last Year at the 50th Diamond Jubilee celebration of GNLD in London England, they received the 2008 Founders Award for being the Top distributor in North America and took home the largest bonus paid in North America. Their new custom built home was featured in GNLD's Lifestyle magazine in the winter issue 2009.

Why Direct Sales

When I was a child I had goals and dreamed of how I wanted my life to be, but as I grew up and something called life happened, I lost my vision and conformed to the normal life of everyone else around me. I found that a JOB just met my needs and was not enough to allow me to pursue my dreams. To be truly free to pursue my Vision, I needed to have Provision and a job did not do it for me because someone was in control of my paycheck and my life. I thought if I could have my own business that would be the answer. I later found that the success of my business depended on me. The hours were long and hard and I was shackled to my business and I asked myself, "What if I was unable to work? How long would my business survive?"

With Direct Sales, the growth of the business is a team effort and it is unlimited. If you take a vacation, the business will still grow. Everyone knows someone, somewhere in the world who wants to feel better, live longer and be financially independent. As the word spreads, the residual income grows. This business has allowed me the joy of having my husband quit his job and be at home with our children during those important times of young adulthood. Our Direct Sales business allowed us to support and create wonderful family relationships while growing a worldwide, multi-million dollar business; including travel to countries we had only previously read about.

SUCCESS TIP:

You must have vision; it's the most powerful force in your life. Vision is the foundation of everything in life. Everything you see around you was created from someone's vision. When I look at our own life, it is the sum total of what I envisioned it to be. The greatest gift from God is not sight, but vision. I would also caution women to watch out for vision stealers. For example, not being specific about what you really want or being jealous of what others have accomplished. When you discover your vision you won't have time to be jealous. Focus on your vision, stop making excuses or blaming others for your failures and know that there is a price to pay for success and be willing to pay for it.

Never expect anything less than what you envision. Don't allow anyone to tell you that you shouldn't have high expectations. Always expect more than you have and what you are currently doing. You were born to achieve something significant and to make a difference in this world. I encourage you to believe in your vision and connect with your passion. Your future is not ahead of you, it's inside of you. See beyond your eyes and live for the unseen your vision determines to be your destiny. No matter how challenging it gets, don't give up, because in your vision lies your future.



Katrina Ferguson

Like many women, Katrina Ferguson joined direct sales as a result of a hardship in her life. Separated from her husband, she found herself responsible for the living expenses of herself and her three daughters. To make ends meet, she was spending 50-60 hours a week working at a law firm. Katrina felt that she was held hostage by a paycheck, sacrificing her children at the altar of her job. It wasn't the picture she had for her life going forward. With some experience in direct sales, she believed that it was the answer to her situation and she started to look for a company.

During her search another challenge raised its ugly head. Now, in addition to financial issues, she also had legal issues. Katrina found the answer to both when she was introduced to a Direct Sales company that provides affordable access to attorneys - Pre-Paid Legal Services, Inc.

When she got started, her goal was to make enough money to buy back her time - an extra \$500 - \$1,000 monthly. On her first day with her new company, she earned more money than she had the entire week on her job. Fifty-seven days later, having replaced her income, she fired her boss and set out on a journey with her three daughters. "I sat them down and explained what was about to happen. I painted a picture of what our lives would be like if we pulled together as a team and achieved the top position in the company. In order to avoid their whining and crying about my focus on the business, I made sure they understood what was going on and I involved them in the process. They each had a role to play in our success. From doing extra chores to putting labels on brochures to overseeing the progress on the charts we had hanging around the house, my children were participating in the plan that would ultimately change our lives for the better. Rather than crying and moaning about my going to yet another meeting, they helped me to stay on track."

Ninety days later, Katrina achieved the top position in the company, 3 ½ years later the company was paying her more than \$100,000 a year from home. Best of all, she earned it while still being the Girl Scout cookie mom and the field trip mom. No longer do Katrina and her girls worry about what they will eat or wear, they decide based on their heart's desires. One of her daughters has graduated from college while another is in private school. Her children have visited countries that she didn't visit until she traveled there with them.

As an inspirational speaker and author, she now writes and produces workshops and trainings. Her most recent book, *The Queen's Legacy*, became an Amazon.com bestseller in six categories. She attributes her ability to achieve these things to getting time and money, as issues, out of the way.

Katrina is also deeply committed to ‘giving back’ to the community. She is Chaplain for the WNBA Washington Mystics and the Founder and President of A Sister’s Love, a nonprofit organization, whose mission is to provide practical information, tangible and intangible tools to assist women and children in achieving while propelling them into greatness. She has raised thousands of dollars for faith based organizations and has invested thousands of hours performing community service.

Why Direct Sales?

My story is not unique. As a matter of fact, most of the success stories in direct sales are stories about women. More than the money, status and lifestyles which are created as a byproduct, direct sales is about helping others. It is about helping people to dream and achieve their dreams through teamwork – something that comes naturally to women. We love it, we are drawn to it. We support and provide energy for one another. We learn together, laugh together, cry together and celebrate our successes and victories together. We connect through our challenges while men connect through their success.

Like many other women, I joined direct sales as a result of unexpected difficulties in my life. Connecting with women through their stories helped me to find the strength and energy to be successful. I was then able to assist others to do the same.

Success Tips

One of the key components to success is getting clear about WHY you do what you do. One of my favorite sayings is, “If your why is big enough, the how will take care of itself.”

It is crucial to your success that you get clear on WHY you are here. Not just WHY you are in direct sales, but WHY you were created in the first place. God had something specific in mind when He created each and every one of us. Our life’s journey is to find our WHY and live it. You are a winner created with a purpose and a destiny. Direct sales is a vehicle that will free your time and your money so that you can discover who you really are and be, do and have what God intended for you.

Here are some ideas of how to determine your purpose or destiny – your WHY.

1. A clue to your WHY is **What Hurts You**. My WHY when I came to the industry was feeding and clothing my kids. Now that the kids are fed, I can focus on ways to feed nations. Whose problems make you cry? Some of us can’t walk past a homeless person without trying to find a way to shelter them. Some of us need to feed the hungry to be fulfilled. Others need to build homes for single parents. Get clear about your why and use it as fuel for your success.
2. Embrace the journey; find joy in it, find your WHY and fly. It won’t always be easy, but it will always be worth it. Cherish our WHY. Protect your WHY from well-meaning dream stealers and doubters. Share it only with those who support you in the accomplishment of your purpose. Once you determine your WHY, write it down in

the form of an affirmation. Put your affirmations in a place where you can see them to inspire and motivate yourself.

3. As you clarify your WHY, find out the Why of the people you work with most closely. A question I frequently get is “How do I motivate my team?” Well, you can’t. By definition, motivation happens internally. What you can do is inspire someone to motivate themselves by reminding them of their WHY.
4. Now that you are clear on your WHY, you must determine your IQ. What is your IQ level? When will you say, ‘I quit’. If you can’t say I WILL UNTIL, direct sales may not be for you. Whatever your company, understand that direct sales is a vehicle to drive you into your goals and dreams. Stay in the driver’s seat. The only way to fail is to give up.
5. Next determine what you are willing to sacrifice? What will you give up? Anytime, you decide to pursue another level of success, you must pay a price. Maybe it’s your Thursday night bowling league or your favorite TV show. I even had to go to my pastor and ask for a 90-day sabbatical to position myself as a testimony of God’s goodness. There was nothing positive about spending night after night at church while my children were lacking. For a brief time, I cut many of my outside activities. Now, because I sacrificed, initially, I can spend as much time as I choose, doing what I desire.
6. Finally, ask yourself, “Who’s counting on me?” Who is depending on you to succeed for their future? Is it your children? Is it the homeless? Carry their picture with you. When you don’t feel like doing what’s necessary for success, look at their picture and say out loud, ‘You are not worth the sacrifice I need to make to give you what you deserve.’ This will help to create the mindset necessary for success.

Remember, the definition of insanity is doing the same thing and expecting a different result. For this year to be different from last year, you must do something different. Your success lies in your ability to make choices that will propel you toward your destiny.

About the Authors



Lorna Rasmussen

Lorna Rasmussen began her professional life as an award-winning documentary film producer. She is the co-author of a book on women's history; a contributor to "Build it Big", a how-to book by the Direct Selling Women's Alliance; a contributor to "Guerilla Multi-Level Marketing" and a co-author in "It's Time...for Network Marketing" edited by John Fogg. She is the author of "The Absolute Best Way in the World for Women to Make Money".

Lorna taught at universities in Canada and the USA and she ran a commercial film production company with her husband. She later bought a training franchise where she taught clients how to set and achieve goals. Lorna would say that her work was both fulfilling and meaningful but in all her ventures, she never earned more than \$25,000 annually. That changed when she found the profession of Direct Selling.

In her fifteen years in the direct sales, tenacity and determination played an important role in her success. Lorna has earned six figures annually for the past ten years. "When I lost my house to a fire four years ago, I didn't work on my business for almost a year and then only part-time for the next 2 year. Because of the team I had created, I saw only a small decline in my business."

In her company, Lorna has achieved one of the highest positions and is a member of the "Millionaire Club". While money is important, Lorna's major goal is to make a difference in people's lives. Working on her own personal development through the teachings of Paul J. Meyer has really been a key to her success. She has an adult son, Drew, and lives with her husband, architect George Hornbein, in Atlanta, GA.

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British Hill

British Hill is a successful direct seller, trainer and Certified Life Empowerment coach. She is a member with the Direct Selling Women's Alliance (DSWA) and actively involved in the creation and launch of the Direct Sales Diversity Center, serving as the Women of Color Advisor and Expert. British is the creator of the only blog and social network designed to educate and celebrate women of color in the direct sales/network marketing industry, MLMBlackwoman. Additionally, she is the host and producer of the Blog Talk Radio Show, Divas of Direct Sales. The bi-monthly live radio show features successful black women in the direct sales profession and others that support and empower our industry.

British fell in love with the direct sales industry several years ago after working first in corporate America in the "9 to 5" grind and later in television as a show host for a major shopping channel. She realized that direct sales was a viable option and a great alternative to working for someone else and being paid only what they felt she was worth. After being laid off from her T.V. job, she embraced the direct sales industry and decided to build a full time business from home. After reaching the top director and presidential levels within her direct sales company, British decided to follow her passion and help other women live their best lives by becoming a certified life empowerment coach. Today, British combines her love for coaching and for the direct sales industry by building a business with the Compass Coaching Network, a direct sales company that offers coaching and coaching programs to women at an affordable price.

British is married and the mother of one adult son, Julian. British and her husband, Shelby Hill live in New Port Richey, Florida.

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The Direct Selling Women's Alliance

The Direct Selling Women's Alliance is dedicated to the needs of independent direct sellers. The women in our profession from around the world have a place to call your own...an Alliance designed with your success in mind.

The information the organization provides is offered in a spirit of giving; aimed at uniting direct sellers toward a common vision of success for themselves, their teams, their companies and the profession.

The DSWA launched an additional community, www.DSWADiversityCenter.com, in early 2009 to assist in engaging and retaining three distinct groups (30 and younger, over 60 and women of color) in to the amazing direct selling profession.

Co-Founders Nicki and Grace Keohohou and the entire DSWA team is on a mission to raise the public's perception of the direct selling industry and to create an awareness that African American women have found a home in this profession.

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