

THE ABSOLUTE  
*Best Way* FOR



*Women*  
*to make*

**MONEY**

BY LORNA RASMUSSEN

## Special Edition Gift

Thank you. You help us truly create a community  
of women

– ***“Engaged, Enlighted and Empowered”***

The *Absolute Best Way for Women to Make Money* is a must read for all women entrepreneurs – from beginners to the savviest. I have read this book many times, and what I find fascinating, it never reads the same! As I advance in my knowledge and experience in direct sales and leadership, my interpretation of this book seems to evolve as well!

**Melissa Wilder, West Virginia  
Executive Chairwoman, Ladies of Justice**

I love Lorna Rasmussen’s book *The Absolute Best Way for Women to Make Money*. I have been an entrepreneur working from home for over 25 years and believe that women can be and do whatever we choose. Lorna has given women the belief and confidence to take our lives to a new level. I recommend this book to everyone – woman or man!

**Patti Davison-Smith, Vancouver, BC  
L of J Committee Member**

*The Absolute Best Way for Women to Make Money* inspired me to apply its teachings in my business. The sample questions about how to initiate successful conversations with women changed the way I conduct appointments, and made my work feel more

gratifying! Its concrete tips were profound not only for how I do business but for the outcome of that business. It contributed to my earning my first million with the company – and I look forward to many more to come!

**Susan Marie Almquist, JD, Corvallis, Oregon**  
**L of J Committee Member**

This book is a delightful guide, full of important information for those of us who want to enjoy the successful life we all deserve. Pick up this book, take a deep breath, and get ready to regain control of your life! This is a must read and learn from one of the best!

**Laurie Barone, Cypress, TX**  
**L of J Committee Member**

Lorna understands women and business. Her easy to read book offers critical insights for why women should start their own business. It also gives simple tips on how to build LegalShield from the perspective of a woman. It is a must have book for your collection."

**Fatima Salaam, Atlanta GA**  
**L of J Committee Member**

I love this book; it's fun, story-like approach makes it so easy to read. Without you even realizing it, the inspiring message will seep into your psyche, and the experience will deeply inspire you. Lorna is the quintessential example of someone who did make their dreams come true. This is no ordinary "self-help story," it is an authentic roadmap to success. And a journey that its author first traveled herself, laying out a path for the rest of us to follow.

**Susie Wiggins, London, Great Britain**

I bought several copies of Lorna's first book at her launch in Toronto. So many ladies joined our business after reading it! Looking forward to reading and using your new book!

**Lyse McDonough, Toronto**

This book helped me recruit one of my top producers.

***April Gillespie Hurst, OH***

This book may be aimed at women, but it wouldn't hurt the men also to read it. When the economy is down or up, the information in this book still puts the money in your pocket.

***John Ed, review in Amazon Books***

I love, love, love this book. When I started my direct sales career 15 years ago, I read this book about five times in my first year.

***D'Ann Christensen DaBell, Park City, UT***

I bought this book on a ladies' retreat in Montana. I read it on the plane back home and since then have given or recommended it to almost every woman on my team and others, including men.

***Kelly Sherrell, Las Vegas, NV***

Lorna takes special care to help readers think deeply about their strengths, challenges, goals, and interests so they can plan and implement a realistic and successful career.

***Gretchen Tee, Costa Rica***

Lorna has been an incredible friend and mentor. Her book is an inspiration to anyone in network marketing. I can't wait to share it with others!

***Joan Buckner***

AWESOME! Easy read and extremely informative. I read it through the first time as I would a novel (couldn't stop), and now I am using it as a workbook – very good book for men and women despite the title.

***DS review from Amazon Books***

This book is a useful tool for women who are considering jumping into a business. It provides an entertaining story wrapped around facts, information, and inspiration.

***Marie Fratoni, Atlanta, GA***

The Absolute Best Way for Women to Make Money  
by Lorna Rasmussen

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**“It is time for women to start earning the type of money they really deserve. This book tells them how to do it.”**

**– Mark Victor Hansen**

*Co-author of Chicken Soup series*

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**“Know that everything in this book, Lorna has done, and succeeded at it. In short, she’s a pro! You are extremely fortunate that you can tap into her knowledge base.”**

**– Paul J. Meyer**

*New York Times bestselling author*

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## Foreword by Paul J. Meyer

Lorna Rasmussen understands both the “why” and the “how” of network marketing. This rare knowledge comes from years and years of experience, trial and error, and taking action. In *The Absolute Best Way for Women to Make Money*, she spells it all out from A to Z!

I encourage you to take lots of notes. Then immediately take action and apply what you’ve learned – because it works! If you are a woman, use this tool with every woman you know. And if you are a man, you had better read this book and get a copy into the hands of every woman on your team or every woman who is thinking about joining your team. This is one tool that everyone must use.

I’ve been friends and worked with Lorna for more than twenty years. She is a mover and a shaker, and I am 100% confident that what you are about to read will boost your training, recruiting, and personal development. You will benefit greatly from what you learn.

Know that everything in this book, Lorna has done, and succeeded at it. In short, she’s a pro! You are extremely fortunate that you can tap into her knowledge base.

Sincerely and positively,

– **Paul J. Meyer**

Founder of Success Motivation Institute (SMI)  
*New York Times* bestselling author

## How did we get here?

I titled this book, *The Absolute Best Way for Women to Make Money* because, after three-plus decades of working I have truly found the best way to make money. Not just best for me, but most women.

I started in life as a documentary filmmaker. With little education and no training, I just started to make films. One thing led to another and soon I had 18 years, dozens of films, countless awards, and fabulous experiences under my belt. The only thing missing was a sense that I would ever be able to retire. To say that my existence was hand to mouth is an understatement. At one point the money going out exceeded the money coming in by almost \$2,000 a month.

While I loved my chosen career, I knew that I needed to do something different. I had tried teaching as an adjunct professor (based on my professional credentials as I had not even completed one full year of college). But since there was only one college in my town and they had fired me for “not gaining the respect of my male students,” teaching was not an option.

I learned from that experience, however, that I loved to teach and train people. With that observation and few options to do anything else, I bought a training franchise. As I had done in my film profession, I entered my new career knowing little about the business and nothing about training. I simply jumped in and learned as I went. Again, I did well.

However, when I moved to a large city and had to earn twice what I was making just to survive, I realized that I needed to do something else.

The franchise I had purchased for \$20,000 had decided to go through a radical transformation and became what they referred to as a \$100 “Direct Selling opportunity with a Network Marketing pay plan.” I had been asked to look at network marketing opportunities at least a dozen times in the past and had always turned my nose up at the offers thinking it was some tawdry way for people to scam each other. It certainly wasn’t something that a professional person like me should or would consider.

But here I was with a company I loved, and they had suddenly adopted that method of operation. I set out to educate myself about the industry of direct sales or network marketing. What I discovered was that it was nothing like what I had imagined it to be. That company led me to another opportunity, and I went on to enjoy a very profitable career in the industry.

As I looked back on my “checkered career,” I realized that I had gone through a lot, but had ended up in the best place in the world for me as a woman and especially as a wife and mother.

Follow along with the novel’s protagonist, Kirsten, on a journey of self-discovery. Like her, you may discover a future for yourself in *The Absolute Best for Women to Make Money*.

– Lorna Rasmussen

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## ONE

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# A Chance Encounter

*Things do not change, we change.*  
– Henry David Thoreau

Kirsten glanced at the clock as she drained the last drop of coffee from the white mug. It was 8:30 a.m. She was, once again, late for work. But the atmosphere at the coffee shop had lulled her into stealing a few extra minutes of relaxing solitude. She sat in her usual place, the comfortable chair facing a big glass window. Through it she could see the work-a-day world coming alive. People swarmed into the surrounding office buildings looking like ants swallowed by giant creatures. She smiled as the analogy struck her.

“Just like me,” she mused, “One of the millions of anonymous creatures being swallowed up into the mindless drudgery of the workplace.”

With that unpleasant thought, she pushed herself up from the comfort of the chair and began to pull on her coat. Her employer wouldn’t say anything about her tardiness (the third time this week!), but she knew that somebody would likely

make note. She was, after all, the once-revered manager of the place.

Lost in thought, she picked up her briefcase with such a jolt that it flew open and unceremoniously dumped all of its contents out on the floor at her feet.

“Great!” she muttered under her breath as she bent down to pick up the assorted papers and books. Suddenly, a friendly voice from behind broke through her mental chastisements.

“Here, let me help you.” Kirsten was shocked, not by the offer but by the familiarity of the voice. She straightened up just as an elegantly dressed woman did the same, holding out a stack of loose papers.

Both women froze in the astonishment of recognition before blurting out in unison, “Kirsten, is that you?” and “Paula, is that you?”

The papers fluttered back to the floor as the old friends hugged each other. They were both thrilled to see one another.

“Surely it must be more than four years since I last saw you, Paula.”

“No,” said Paula without hesitation, “It’s been exactly five years.” She said it with a twinkle in her eye, as though there was something behind the statement.

Kirsten, however, was too surprised at their chance encounter to notice and rushed on with the usual platitudes. “It’s wonderful to see you. It’s been such a long time.”

Paula just stood there with a pleased look on her face, smiling.

Finally, Kirsten paused to catch her breath and took a long look at her old friend.

“You look great! What have you been up to all this time?”

Paula gave a little laugh and answered in an off-handed manner, “Oh, not much. But tell me about you. What are you doing these days?”

Kirsten started to answer and was suddenly brought back to reality.

“Oh my gosh, I work for the government in the building across the street, and I’m really, really late. I’ve got to run.”

She started picking up the scattered papers in earnest and pushing them into the open briefcase. As she pulled on her coat, she turned to her friend, and in an intense, almost hushed tone, said, “Paula, I do want to know what you’ve been doing these past five years. I want to see you. Please, don’t forget.” She pushed a business card into her friend’s hand, gave her a quick hug, and rushed out the door.

Paula stood and watched her as she raced across the street to the large office building, joining the others who rushed into the building. It was 8:40 and the stream began to lose its intensity as the building swallowed up the last stragglers. Paula smiled as her thoughts went back to five years earlier. It was almost exactly five years ago, in this same coffee shop, that they had last met. Strange how it had stayed etched into Paula’s memory.

But she knew from Kirsten’s reaction that her friend had forgotten the exchange. It had created a strain that had all but ended their 10-year friendship. The occasional

Christmas cards and infrequent e-mails had stopped years earlier.

Paula mused that the warm hug she had just received was offered as a token for the long ten years of companionship and history they had shared. She, for one, was more than ready to rekindle it.

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## TWO

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# A Time for a Change

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

As luck would have it, everyone had already gone off to his or her respective meetings and appointments. Even Becky, the receptionist, was away from her desk. Kirsten felt like a delinquent schoolgirl as she scurried down the hall, glancing around to see if anyone had seen her enter late. Walking to the back and into her windowless office, she felt a sense of relief and only a slight tinge of guilt. She went immediately to her computer, logged on to see what e-mails had come in, and started checking her calendar. Just like most mornings, this was the beginning of another long, frustrating day.

It hadn't always been this way. She had come to this job just over six years ago, excited and eager to shake things up. She had been hired to take over the position of a manager who had been moved into another department on a



temporary assignment. However, the man hiring her hinted broadly at the possibility, even likelihood, that the assignment might be permanent. He indicated that they were looking for someone to get some long dormant projects up and running and to clean up the bureaucratic mess that had been caused by the other manager's hands-off management style.

Kirsten was not only ready for the challenge; she relished it. Now she could test herself and see her capabilities. She would finally get the recognition she coveted, and they were paying her a great salary to boot. Her enthusiasm for and enjoyment of the job lasted for over two years. She suddenly thought of Paula and realized that since she had last seen Paula, everything at her job had changed. The changes had been so subtle that it took her several years to realize that her dream job had become a nightmare.

What was the real wake-up call? It was on her fortieth birthday when her boss called her into his office and demoted her. "A great way to start a new decade," she had thought glumly.

A new manager had come back to replace her in title only. Kirsten never received a new job description, only a series of meaningless, harried, uncoordinated projects that didn't seem to be needed or wanted by anyone else.

She looked around at the cramped, small office, seemingly tucked away from the rest of the world. It was almost as though they had exiled her to Siberia. The day they demoted her, she cried on the phone to her mother that they might as well have fired her. The demotion was worse than that. She was filed away and forgotten, cut off

from the ebb and flow of her work, not to mention cut off from human contact with her colleagues. They treated her as though she had a communicable disease and avoided her as if work misfortunes might be contagious.

In the two years since then, she questioned whether she could continue to tolerate the situation as it was. Sure, they had left her salary and benefits package intact. But they had taken her work, leaving her with no sense of fulfillment or joy.

Today had started in the same frustrating, demoralizing way, but Kirsten's attitude was different. Thinking over her chance encounter with Paula, she didn't know why she felt so excited. She saw something different in Paula, a change from years before. They had been like sisters. They called themselves "soul mates" and felt like they were kindred spirits. They saw the world in a similar way and were both thrilled with exploring and seeking.

Back then, they never really voiced it as such, but they both wanted more out of life. They felt and acted a little superior to the people around them when they were together. They felt a little smarter, a little more sophisticated than the rest of the people. They felt that they were destined to be something more, and they couldn't wait to discover what it was.

As Kirsten daydreamed about those days, she began to feel a little sad. Somewhere along the way the job, the pressures, the family responsibilities had begun to dampen her spirit. Paula seemed to have held on a little more tenaciously. Her life was a little saner than Paula's, but that

might explain the disillusion that Kirsten felt washing over her. Kirsten had gotten ever more cautious while at the same time, Paula became more adventurous.

She remembered Paula trying different things, always searching for ways to break away from what she referred to as the J.O.B. (Just Over Broke). She experimented with all kinds of businesses and what Kirsten referred to as “money-making-schemes-and-dreams.” She had started little businesses, bought a franchise, and tried some other ventures, but none seemed to work out. It didn’t crush her spirit. She would simply try something new when the last venture didn’t pan out.

Kirsten would rationalize that she didn’t have the luxury to experiment, not with four children at home. She had married a man with two boys, and she had two children of her own. Four children at home was a handful along with her full-time work. Somehow Paula’s quest, which had been her own only a few short years earlier, seemed quaint and adolescent, something that belonged to an earlier time when it was possible to be a dreamer. Dreaming didn’t seem to mesh with a mortgage and family responsibilities.

When did they last see one another? The new job that promised not only to provide her family with a much-needed cash infusion but a great personal morale boost had made the last year that she and Paula were in touch seem very hazy and distant now. As she thought about it, she had a vague recollection of a last coffee get-together in the shop across the street.

She remembered Paula was excited, almost annoyingly

so. She thought that she might have been a little abrupt and had always intended to send a note to smooth things over. But something must have come up at work because it wasn't until Christmas that she finally sent a card. Paula responded in kind, writing that she was very busy. Time and circumstances just began to distance them. The cards and calls all but ended without Kirsten ever really being aware of what was happening.

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## THREE

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# Support to Change

*No person is your friend who demands silence  
or denies your right to grow.  
– Alice Walker*

It was almost a week before the call came. Kirsten had thought of Paula almost every day and hoped that she would hear from her. Paula's voice on the other end of the phone brought her both relief and joy. They quickly made arrangements to meet the next day for lunch. She couldn't wait to see what her friend had been up to all this time.

The restaurant that Paula picked was quiet and stylish, and even though it seemed very crowded, they were ushered right through to what looked like the best table in the place. Paula seemed to know everyone they passed, and the waiter appeared genuinely happy to see her, greeting her with a peck on the cheek. They ordered quickly from the extensive menu with Paula pointing out what she referred to as "their little secrets." She mentioned, in passing, that she and the owner were in business together and that she ate there often.

Curiosity was killing Kirsten by this time and she blurted

out her question just as the waiter turned to put in their order.

“What are you doing these days? I think the last time we saw each other you had that job selling radio advertising. Or should I say a J.O.B.”

Paula smiled to think that her friend still remembered.

“Yes, I did have a J.O.B., and I hated it. It was decent money, or at least I thought so at the time. But it wasn’t me. You know how much I hate working for other people.”

She picked up her glass of water with lemon and held it up toward Kirsten who lifted hers in response. “Here’s to the end of J.O.B.s everywhere.”

Kirsten joined in with a rousing, “Here, here!”

Paula sipped from the glass and then looked at her friend intently.

“The last time I saw you, you had a job you loved. Weren’t you a manager doing exactly the work you had always dreamed of doing? At least that’s what you told me at the time.”

She smiled, and Kirsten had an uncomfortable feeling that Paula may have been quoting her from that conversation in the coffee shop so long ago. She let it pass and answered in a matter-of-fact, unemotional way.

“I did have a job I loved. I’m still there, but it doesn’t seem the same. A lot has happened. I guess it just didn’t work out like I had hoped it would. At the moment, it’s pretty much the worst job I’ve ever had.

“The problem is that I don’t see what I can do about it because the job market is so bad for people at my level. Who would hire me when they can get someone right out of

school to do the same work for a fraction of what they're paying me?"

It was as if a floodgate had opened. It all came pouring out: Kirsten's frustrations, her fears, her doubts about herself and her abilities, her concerns about her future. It was as if the two friends had never been apart. They talked, or rather Kirsten talked, for what seemed like hours.

When Kirsten finished her emotional outpouring, they were halfway through dessert. It felt so good to say what had been bottled up inside for so long. It was a whole lot of words, but what she meant was "I'm scared of losing my job, I have had all my self-respect worn away by their environment, and I'm afraid of my future."

Paula laughed when Kirsten mentioned being a bag lady and wondering if she would use a stolen grocery cart or an old discarded kid's wagon. It was a little melodramatic, but Paula had been there and knew that the feelings behind the words were real.

Throughout it all, Paula just listened. She nodded, she smiled, she reached over and patted her friend's hand, and she listened. All she said as her friend wound down was, "Wow!"

They sat and finished their dessert in silence, each wrapped up in their thoughts. Kirsten didn't feel ashamed about telling her friend so much. She felt relieved. There weren't many people with whom she felt comfortable venting her feelings and frustrations. She just sensed that it had not been a problem for Paula.

Finally, Paula broke the silence as the waiter appeared to refill their coffee cups.

“Do you remember when we last met face-to-face?”

“Yes, I think it was in the shop where we bumped into each other a few days ago,” replied Kirsten. “But to be honest, I don’t remember it well.”

Paula smiled at that, “No, I don’t imagine you do. You were so caught up in your new job, so content with your life. You talked almost as much as you did today!”

Paula 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 all was good with the world.”

“But do you remember why I wanted to meet with you that day?”

Kirsten replied that she did not remember.

“That’s okay. It was a big deal for me but wasn’t for you. I was a little hurt at the time, but then I was green at talking about it.”

Kirsten leaned forward. She did remember that Paula had been very animated that day and a little nervous. It seemed odd to her at the time, but Paula was right; she was caught up in everything that was happening at her new job and was barely registering what her friend was saying.

Paula went on quickly as though it was water under the bridge.

“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 a lot of them were just that!"

She continued to laugh and then, just as abruptly, became serious again. "But this one was different. Don't ask me how I knew. I just did. Maybe it was that I had seen enough garbage that I could recognize the real thing when I saw it. You know, or maybe you don't, I was constantly reading back then. I devoured anything I could find on the subject of home-based businesses 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 dream, being paid less than I was worth, being unappreciated, and being underutilized."

"Somehow, when I saw this business, everything clicked for me. I just knew it was right and that it was going to be big. 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 along 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."

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

Only Paula's smile and easy, confident manner told Kirsten that she shouldn't feel bad about what had happened.

It was absolutely water under the bridge as far as Paula was concerned.

Paula continued the story as though she were 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 cockamamie idea that likely 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.

Kirsten blurted out as Paula 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, then I believe you."

She look flustered and ashamed, but her friend continued to chuckle and reached over and patted her arm.

"Don't be silly. Making a major change in your life, such as going into business when you've only ever worked for someone else, can raise concerns among those who love you most. It is also understandable that friends and family may instinctively try to protect their loved one from trying new things at which they may fail and get hurt.

"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 have not learned. I have finally

learned that success almost inevitably comes from a succession of failures.

“And you said 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,” Kirsten urged. “Are you doing the same thing? It has apparently worked out for you. Tell me all about it. I promise I’m all ears this time.”

Kirsten’s eagerness to know made Paula smile.

“Oh, Kirsten, that is so sweet of you. Yes, I am with the same company, and it 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 worked out for me. But I am not going to tell you about it, at least not right now.”

Paula’s response mystified Kirsten, but something in the statement made her hesitant to persist. Instead, she asked Paula if she thought it might be something at which she could also be successful.

Paula 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.” At that moment, the waiter brought them their checks, interrupting the conversation. Paula placed her credit card into the leather jacket and handed it back to the waiter

so quickly that Kirsten hardly had time to reach for her purse. Paula waved her off with a smile, saying it was her treat.

And it had been a treat, in more ways than one. The two friends hugged each other warmly as they said goodbye and Paula gave Kirsten her address. Kirsten waved as her friend drove off in a beautiful black Mercedes.

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**“My mom supported me when family and friends did not. I was always taught that to be successful; you had to get away from people who have your problems and get around people who have your answers. So I had to make sure that the people I was centering myself around added some level of value to my life rather than subtracting from it. Change is always difficult at first, but the support of my mom helped a lot.”**

*– Lolita Harrison  
Six-Figure Income Earner*

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## FOUR

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### Finding Your “WHY”

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

– *Buddha*

The drive the next morning up into the mountains north of the city gave Kirsten 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 she had been when they bumped into each other. 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, 40-year-old woman into such a self-possessed, confident, and beautiful 45-year-old. She was just three years older than Kirsten, but she seemed ten times more mature. They had once been so similar, but now they seemed just as different. What was it?

The address suggested that it was an expensive home, but rounding the last bend in the road and driving through the entrance, Kirsten was surprised to see that the house was not ostentatious. It was as elegant and sophisticated as its owner. As she drove up the gravel drive, the door opened and Paula stepped out 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 closer in age to the Paula that Kirsten had last seen five years ago.

"You look years younger. What's your secret?" Kirsten asked by way of a hello.

"No stress," Paula answered, to which they both laughed out loud.

Paula led Kirsten 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 Kirsten, as she stepped up to the huge window framing what seemed like acres of forest and mountains rising in the distance. The room was decorated simply, so as not 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 rolls was waiting for them.

"Here," said Paula, pulling out one of the chairs, "This has the best view."

Kirsten sat down, 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 everything was going to change. And that was okay because she trusted her old friend.

She pulled her gaze away from the scenery, looked over at Paula, and smiled. Paula smiled back, reached out her hand, and gave Kirsten's a quick squeeze. They were on the same wavelength again – soul mates and adventurers.

Paula spent that first day with Kirsten just asking questions and catching up with her life. Kirsten had married the love of her life, but along with him came two teenage boys. With her two, a daughter and a son, they had four children, ages 12, 13, 15, and 16. It would have been a handful for anyone, but circumstances had made it an even greater challenge. As her job began to fall apart, it seemed her home life became even more difficult.

When she was in management, she was working ungodly hours trying to get everything done. Once demoted, she was not working as much, but the home front seemed very tense and stressed. Being demoted, even though she kept her great income, was a stress on Kirsten, and she talked about it with great intensity.

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

“Are you ready to make a change? It seems like you have been really unhappy for a long time. It's curious to me that you stayed. Oh, I know the issues about money and the questions over what you would do. But what price are you paying?”

Kirsten'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," Paula assured her friend. "It's the WHY that is more difficult. You have to have a big why to make a big change. If you're 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."

Kirsten 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, were not enough to compel her to make the necessary changes?

"How do I find my why?" asked Kirsten.

"A great question," said Paula. "And 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 learned the process of starting on a different path. We don't know how to set and reach goals. So we keep doing what we've always done. 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 have never been taught how to take control of our lives and become the people that God intends us to be."

She smiled at Kirsten. "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, heartfelt goals, they experience a level of dissatisfaction that makes life lose its spark. They find themselves going through the motions rather than living their lives."

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

Kirsten's response was immediate, "Yes!"

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

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**"The desire to avoid fear (whether it's fear of rejection or of disapproval, of success or failure) is what keeps most people in the 'not to lose' game and in low-paying jobs. Successful high earners play to win."**

**– Barbara Stanny, *Secrets of Six-Figure Women***

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## FIVE

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# Wheel of Life®

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

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

“We are going to look at your Wheel of Life® to see how you are rolling down the highway of life. It will show you if your life is in balance, and 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 Kirsten.

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

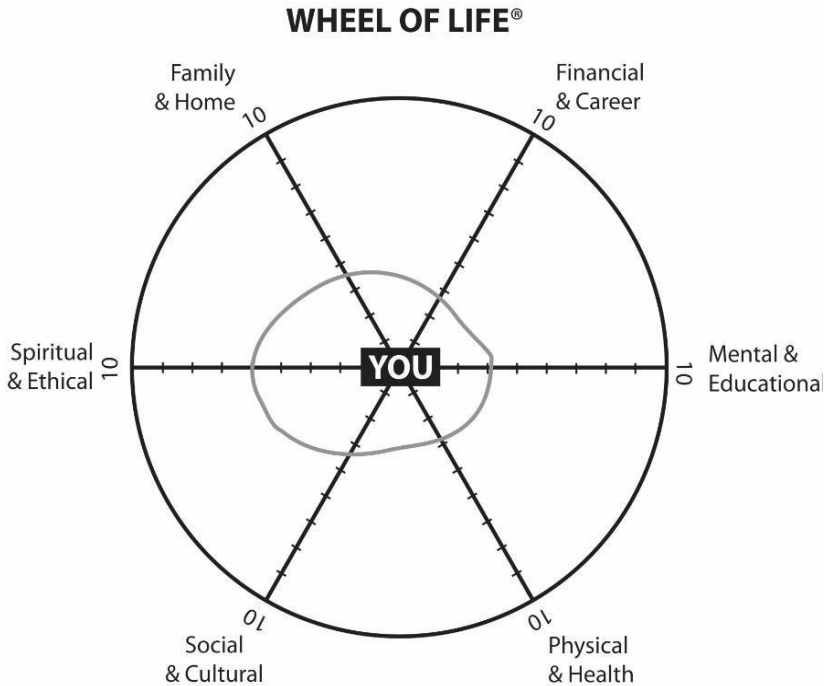
“I guess the ‘You are Here’ sign,” Kirsten answered.

“Right, and that is what this will eventually become for you – an indication of where you are now so you can see where you want to go. It’s a road map for your future, so to speak.”

Kirsten watched as Paula drew the circle and labeled the parts

She then began to ask Kirsten 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 Kirsten. “It’s all lopsided and out of balance!”



***See Appendix A for your Wheel of Life®***

Download your **FREE** Wheel of Life tool, forms, and training video at  
[www.LornaRasmussen.com](http://www.LornaRasmussen.com)

Paula chuckled, "You should see me do this in a seminar. There is usually a collective groan when people 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.

"That is why you are here. You have to know what is out of balance and what you want to change 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. Do you recognize the areas where you want to start?"

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

"Do you think my dissatisfaction with my career is what is causing me to be doing so poorly in the other areas of my life?" asked Kirsten.

Paula let the question hang in the air for a moment. "What do you think?" she finally responded.

"It is. I know it is," Kirsten answered. "It's impacting how I feel about myself. It makes me want to go home and hide out. But even home is becoming tense and unpleasant because..."

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."

Kirsten's eyes welled up with tears, and her head dropped. Paula placed a hand lightly on her friend's shoulder.

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

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

Paula 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 Kirsten, she had a serious, almost stern look on her face, as though what she was about to say was a little difficult.

"Kirsten, 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 reconnected at the coffee shop that you were searching for something. Call it female intuition, but in my business, I have become a quick reader 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 the Wheel of Life® and 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 roadmap. I don't want you to 'buy' into something

that I want you to have. I want you to ‘sell’ yourself on your future.

“Through all my experimenting, I have come to believe that I have truly found the ‘absolute best way for women to make money.’

You remember 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. Doing this is my calling now – to help other women discover themselves and find something that I believe does more than 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 go after what suits them.”

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

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

Paula laughed, “I knew you wanted it, but because of our history, I needed you to ask me for help. 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 Kirsten truly felt would be a turning point in her life. She couldn’t wait to get to work with her friend.

## Understanding Balance

We all want balance in our lives, but finding that balance is not often a simple matter. I remember sitting at a table in our first home and struggling with what was, for my new husband and me, an overwhelming quest: to bring balance to our lives. We were building a business and starting a marriage. He had two children from a previous marriage, and we were expecting our first child. Life was overwhelming.

We never did figure it out on our own, but through sheer good luck, I found the teachings of Paul J. Meyer. By using a remarkably simple tool (the Wheel of Life®), I began to understand how to bring balance and sanity to my life. It literally saved our marriage. The frustrations of our lives were tearing us apart and undermining our business and our family. The Wheel of Life® gave us a picture of what we were attempting to achieve, and Mr. Meyer's teachings helped us accomplish it.

*– Lorna Rasmussen  
Six-Figure Income Earner*

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## SIX

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### 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*

Paula and Kirsten agreed to meet weekly at the coffee shop across from where Kirsten worked. They chose a day when Paula was usually in town and Kirsten could be a little late. She found that she had derived so much energy from her session with Paula that she was actually enjoying going to work again.

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

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



“Right!” Kirsten nodded intently, so Paula 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.”

Kirsten thought for a moment. “I would not be working in that building over there.” Her tone of voice was almost defiant.

“Write it down,” said Paula gently.

“And I would be doing something meaningful to me,” Kirsten spoke as she wrote.

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

“I’d be doing seminars, working with people.” Now the thoughts were coming fast and furious. Kirsten wrote until she appeared to have exhausted her imagination.

As she wrote the last words, Paula 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.” Paula then encouraged Kirsten to go onto the next most important area of the wheel, and as Kirsten chose health, they went through the same routine.

In the end, she covered the page with words and phrases, many of them either starred or circled. “Now,” said Paula. “Let’s pull out these great ideas and put them on your dream list.”

She handed Kirsten a piece of paper with the words *Dream List* printed across the top. Kirsten transferred the words and phrases onto a list that was very long.

As she looked at it, she could feel a rush of excitement. These are things I truly want to do, she thought to herself.

“Now, these are long-term dreams. What do you want right now? Let’s 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.”

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

<b>Kirsten’s Dream List</b>		
<b>Date</b>	<b>I Want</b>	<b>Area</b>
11/10	a happy home	FAMILY
11/10	a new car	FINANCIAL
11/10	to start a training center	CAREER
11/10	to write a book	CAREER
11/13	a clean lingerie drawer	FAMILY
11/13	to take a cruise	FAMILY
11/13	to take my mom to Alaska	FAMILY
11/13	to read a book a month	MENTAL
11/14	a new computer	FINANCIAL
11/15	to drop a dress size	HEALTH
11/16	to host a New Year’s Eve party	FAMILY
11/16	to walk 2 miles a day	HEALTH
11/16	to attend church regularly	SPIRITUAL

11/17	to say a kind word every day	SPIRITUAL
11/17	lunch with friends	SOCIAL
11/17	to take a language course	MENTAL
11/17	to get more sleep at night	HEALTH

***See Appendix B to fill in your Dream List***

*For more on creating your DREAM LIST, download the Free Wheel of Life tool, forms, and training video at [www.LornaRasmussen.com](http://www.LornaRasmussen.com)*

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

"Why?" Kirsten asked 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."

Kirsten couldn't contact her old friend because Paula said she would be traveling throughout the entire week and preferred not to be disturbed. She counted the days until she would see Paula again.

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## SEVEN

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# Vision and 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 and Novelist*

Now, seven days later, Kirsten's dream list had filled up, and she was anxious to go on and learn more. Paula sat sipping her coffee and smiling as she read the list. It contained both extraordinary goals and simple ones like 'clean out my lingerie drawer.' That had also been one of Paula's first goals, and she recalled her excitement when she accomplished it.

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

When Paula finally finished reading the list, she looked at her friend with a big smile. "How does it feel?"

Kirsten's grin said it all. She began to explain all the changes that had occurred by just thinking about how different her life could be. It was almost as though the

pleasure of imagining her new life spread over into all aspects of her life.

She felt more in control; she felt more confident and excited about everything from her job to her family. People responded to the happier Kirsten by being more supportive and loving toward her. It was like a cascading effect, and she reveled in it.

Just looking at the list produced a tingle of excitement.

“So how do we begin to work on accomplishing these things?” Kirsten asked excitedly.

Paula smiled at Kirsten’s enthusiasm. She asked, “What makes us do the things we do? Or better, what makes us choose the choices we make – make the decisions we make?”

Kirsten thought intently about the questions and realized that although she had made hundreds of choices and perhaps thousands of decisions throughout her life, she had no idea what was behind those choices and decisions.

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

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

“That’s right,” Paula said, “and we likely have not thought about them or evaluated them in a very long time. However, they determine what we do, as well as the 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 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 understand their importance. He said, ‘Values determine our realities.’

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

It was as though a light went on for Kirsten. What did she believe? She had never 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?

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**“Values are the core beliefs that rudder our life.”**

*- Mark Victor Hansen and Robert Allen*

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“I’ve never given a thought to my values or what they were,” Kirsten said, looking 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 struggle to make a decision.”

“Like the decision to leave your job?” asked Paula.

“Yes, that’s a hard one. There are so many things to

consider. And so many consequences. So many people affected by my decision. It seems overwhelming and so unclear as to what I should do.” Kirsten 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. 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. But 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 or our associations. Perhaps we have outgrown them or they may have changed without us realizing it. Being conscious of them allows us to make better decisions and set priorities in our lives. They are truly the foundation of our goals. Once we have created a personal set of values and internalized them, our goals, priorities, and decisions can all be aligned.

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**“Personal leadership is a process of keeping your vision and values before you and aligning your life to be congruent with them.”**

**– Steven Covey**

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“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.”

Paula 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, Kirsten circled a number of the words on the page. Some resonated with her immediately, but others she had to consider. Paula then gave her an additional 15 minutes to come up with her core values.

“Good work,” said Paula. “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.”

***You can clarify your Core Values by going to Appendix C***

*For more on clarifying your CORE VALUES, download the Free Wheel of Life tool, forms, and training video at [www.LornaRasmussen.com](http://www.LornaRasmussen.com)*



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## EIGHT

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# Motivation Through Goals

*Success is the progressive realization of  
worthwhile, predetermined, personal goals.*  
– Paul J. Meyer

The exercises on values had made Kirsten think about herself and her life. She felt alive and excited, experiencing feelings that she had not had for 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 Paula brought more answers. Paula provided tools with which Kirsten could begin to map out her goals. Kirsten 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 Paula began to describe the process, Kirsten 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 don't understand how to connect your ambitions and your personal goals to the goals of the department. You probably didn't feel a part of creating the goals, so they never related to what you were trying to accomplish. You end up feeling at odds with the goals rather than buying into them.

"Isn't that right?" Paula asked.

Kirsten was amazed that Paula seemed to know exactly what she had experienced at work.

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

*– Paul J. Meyer*

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"So how are these goals going to be different?" Kirsten now seemed a little hesitant about the process.

Paula began to elaborate. "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 will be goals to simply BE."

Paula asked Kirsten to take out her Wheel of Life® and her list of dreams. From the list, Kirsten was instructed to pull out the one thing that was most compelling that could be accomplished in a relatively short period of time.

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

As exciting as all the goals were, the one that had the most energy behind it was that of leaving her job.

“I want to be doing something else professionally within the next year,” Kirsten said.

“Great,” said Paula, “Let’s set the date.” With pen poised, she looked up at Kirsten waiting for the answer.

“In six months...by the end of the summer,” replied Kirsten a little anxiously.

“Well,” responded Paula 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 set a timetable to accomplish Kirsten’s goal. In less than 30 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 Kirsten, and it showed on her face.

“I see now that the first thing I have to do is choose a way to make a living that will replace my current income. Should I join your business?” asked Kirsten.

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

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**“A hazy goal produces a hazy result.”**

**– Paul J. Meyer**

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Paula 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, okay?”

“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 goals become real. Bring it with you next week.”

Kirsten hugged her friend and scooped up the papers on the table. She almost flew across the street to her office. While not understanding how it would happen, she finally felt certain that her days at the office were numbered.

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**“A lot of women my age (73) don’t have any dreams or goals. They’re just waiting to die.”**

**– Fran Alexander**

*Six-Figure Income Earner*

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## NINE

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# 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*

At their next meeting, Paula began what she called the Drive to Dollars™ process aimed at achieving Kirsten'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 Paula pointed out, some of the goals were goals of *being*, but most could and would be measured by cash flow.

Kirsten felt uncomfortable with the "Dollars" part of the title.

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

Paula 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 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 power. We hate it, but at the same time, we desire it. We want more of it, but we feel guilty about that. We fight over it, lose friends over it, lose our health because of it, and denounce it.

“But we would love to have enough, so we never had to worry about it. After all, it’s just paper!

“Money should be viewed as just a simple 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, and serenity 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, Kirsten felt much more comfortable about what they were doing. She realized that as her friend was talking, 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 of what was holding her back.

Since Kirsten’s first goal was to create an alternative to her paycheck so she could leave her job, the Drive to Dollars™ was pretty straightforward. She needed to find an

alternative income stream and had to put a plan together to exit her current situation.

Paula drew 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 women to make money.'"

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

"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."

Paula instructed Kirsten to fill in her 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 Network Marketing.

The personal evaluations and values session had helped Kirsten focus 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 her values and goals and began to see a picture of what she wanted.

Not surprisingly, the column marked "Job" was not faring well.

Paula said, "Let's turn your 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?”

<b>Turning DRIVE to DOLLARS</b>				
Leading to Lifestyle	Job	Build your own business	Franchise	Network marketing
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 don’t like working for others any more than you do,” Kirsten observed.

“You feel hemmed in – not allowed to express your creativity and you likely are not being recognized for your accomplishments,” Paula noted as she studied the form that Kirsten had just completed.

“That’s it exactly, especially after my demotion. I guess that was when I realized that I was not motivated by money. My job was paying me the same amount of money but didn’t give me anything meaningful to do. I felt dead inside, unappreciated and frustrated.”



Paula 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. That's important because you either need to be comfortable taking risks or have a financial cushion to go out on your own. People rarely make it in their own business, franchise, or in network marketing if they feel like they are out in deep financial waters. 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; your husband pulls in a good income, and you are living moderately."

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**"Where you are today is the result of the choices that you've made in the past. But where you'll be tomorrow is the result of the choice that you make today."**

*– Lolita Harrison*

*Six-Figure Income Earner*

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She went down the list. Kirsten's choices were varied but were leaning toward network marketing.

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

She continued without waiting for an answer, "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 independent-minded individual and one who likes to take responsibility. Even in a job situation, you often take on far more than is expected because you treat it like it is your business. You take a lot of pride in doing the work right. And you love to be recognized for what you do. That is far more important to you than the money."

She paused and laughed. "You're lucky because in network marketing the money flows in direct correlation to the work you do, the people you help, and the recognition you get. So, let's look at the pros and cons. A job does give you security, after all."

Paula drew a horizontal line halfway down the paper.

"It usually provides you with training and support."

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

*– Ralph Vaull Starr*

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

"And it has rules and regulations."

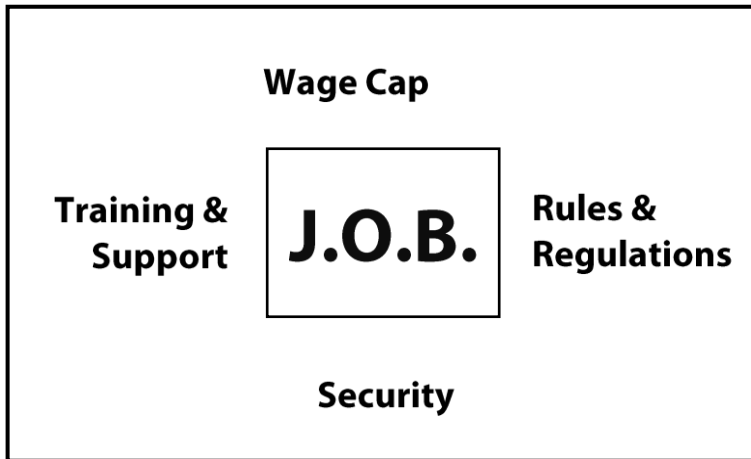
She drew a parallel vertical line that created a square "U" on the page.

"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 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 Kirsten. Without hesitation, Kirsten answered, “A box!”

“Correct. A job is, in fact, a box into which you willingly climb. You are usually filed away in it for all your 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.”

Kirsten was listening intently and then responded as if she were seeing things in a very different light.

“Even when I was happy in my job, I can see that I was always making compromises. I 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," Paula replied, "there are a whole lot of options!"

Paula went on. "Let's compare a job to network marketing, 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.

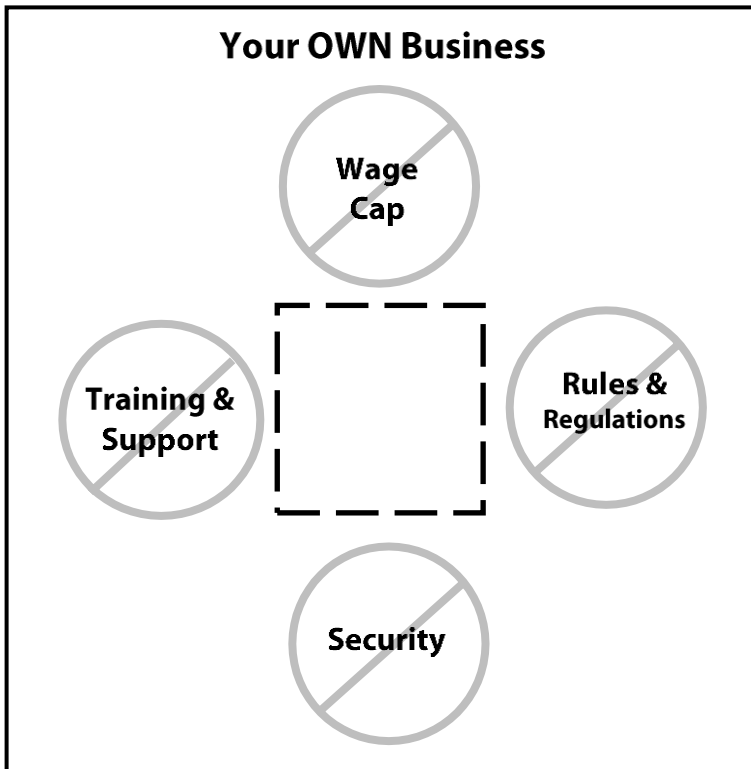
"The support is there in the form of training, people to work with, and materials and systems are put together for you. Except, that is if you start your own business. In that situation, you are usually on your own to learn from the school of hard knocks."

"Tell me more about starting your own business," said Kirsten.

"Well, when I had my own businesses, I 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 five

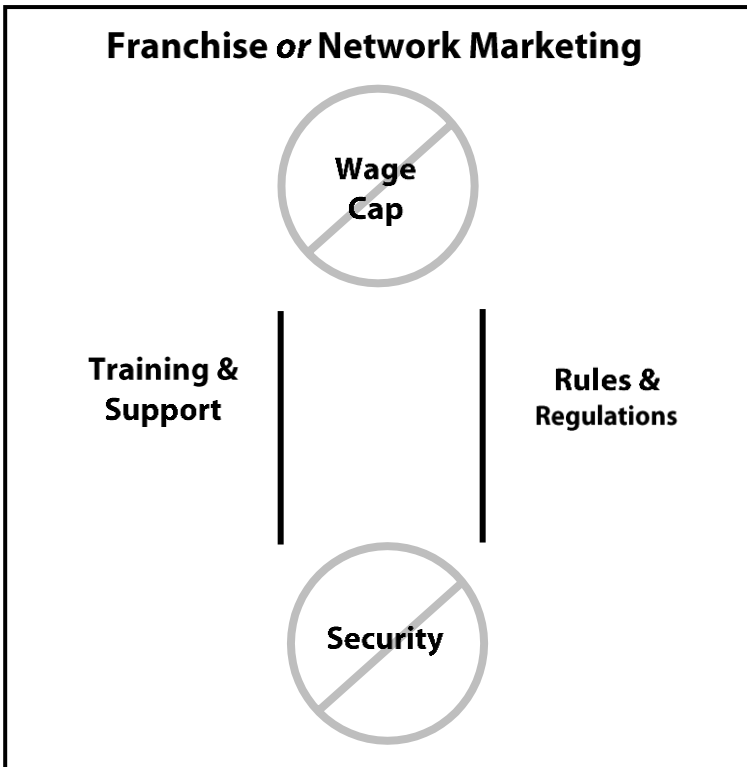
years from now. Even if you have a viable business, you are likely working around the clock to make it work. Often, you are the only one working to keep the business afloat. It is a lonely existence.



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

“So that leaves franchising and network marketing. Both have the advantage of allowing you to be your own boss, but they offer training, support, and rules and regulations.”

Paula redrew the two vertical lines.



“That’s why I turned to franchising after running my own business. I knew that I lacked some knowledge about how to effectively run a business and I had no idea how I could learn. Franchising gave me the opportunity to learn 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 network marketing. It has the advantages of a franchise without the enormous and, often, ongoing costs.”

Kirsten looked quizzical. “Explain what you mean by network marketing.”

Paula explained, “People call it by different names, and there are some important differences, but basically it is Multilevel Marketing or Direct Sales.”

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

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

“I’m sorry,” Paula said apologetically, “but so many people say that and it’s an amusing comment when you realize we spend our whole lives selling and couldn’t exist without doing so. 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 smells of cheap cologne. Someone who pressures people to buy something they don’t want or don’t need.”

“Well, yes. I guess that is an image that comes up,” laughed Kirsten 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 Paula. Kirsten didn’t look convinced.

“Look, you’re married, right? Didn’t you have to sell yourself there? 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? Don’t you ‘sell’ Bob when you want something? Don’t you ‘sell’ your staff on ideas? You even ‘sell’ the public on the campaigns on which you work.

“You just call it something different like persuasion or influencing, but it is selling, as you will come to understand. There are skills involved but believe me, it’s not rocket science, and it’s fun as well!”

Paula seemed to be enjoying the conversation. But Kirsten still wasn’t persuaded.

“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 Paula. “Yes!” Kirsten replied.

“Like what?” Paula queried. “What can you do if you don’t sell? What business would you be in, what franchise



would involve 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?"

Paula 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 actually amounts to is sharing an idea or concept with people, educating them about it, and teaching them 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 am doing right now in my job as a public health educator!" Kirsten said excitedly.

"I can do that! But is that what you mean by selling?"

"Absolutely!" exclaimed Paula. "That is all that selling is. The problem is that 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. 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.

“That process 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 network marketing?” asked Kirsten.

“It’s simply a process of selling a product or service person-to-person rather than at a fixed retail location. It is direct to customers instead of selling through shops. Network marketing 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% 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 at more than \$82 billion.

“It’s big business open to little people.”

Kirsten looked at the grid, now complete. She finally began to feel that the decision she was about to make was logical and personally right for her. It was obvious that network marketing was the one that Paula felt was the absolute best way for her and other women to make money.

“Network marketing is it, right? It’s the choice you think is the best way for women to make money, isn’t it?” asked Kirsten.

“The absolute best! It certainly was for me,” replied Paula.

“And, yes, I think it is the best for women who are looking for something other than a job. Some people might

think that it is a fallback position for women 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 women, I think that network marketing is the best choice for MOST women."

"Why?" Kirsten asked. She thought that she knew, but she wanted to hear from Paula's experience why she thought so.

Paula settled back and asked her friend, "Do you want to know? This is where all my bias will show. I've been careful about giving you the knowledge and the process to decide 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 for 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 from my 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 have dinner in a few days and I will answer your question."

Kirsten agreed, and they made plans to go back to the restaurant where they first had lunch a few months earlier.

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## TEN

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# Choosing the Best Way

*Don't think you're on the right road  
just because it's a well-beaten path.  
– Author Unknown*

The restaurant looked very different when dressed up for dinner. As beautiful as it had been when they had lunch, it was an even more elegant setting for dinner. Little lights hidden in the trees gave it a fairyland feel. Soft jazz music set a tone of quiet sophistication, and the diners, while casually dressed, complemented the mood.

Once again, they were escorted to one of the better tables, set back away from the crowd. Kirsten was dressed in a sleek black pantsuit with a stunning black and white scarf. Paula commented on her appearance with honest delight.

“You’ve changed!” she exclaimed. Kirsten knew what she meant.

“It’s simply an outward expression of what is going on inside,” she replied with a nod of thank you. “I feel different,

and I guess it shows. I've never been complimented so much before."

The waiter brought their drinks and took their orders. After a congratulatory clink of glasses, Kirsten took a deep breath and started. "Well, I've decided. I know what I want to do and how I'm going to get out of that job that I hate more and more each day."

Paula smiled and simply said, "So?"

"It's obvious," said Kirsten, "it's network marketing. But I still want to know why you feel that it's the best choice for women."

"The absolute best," smiled Paula and raised her glass to toast the concept.

Kirsten smiled back and raised her glass, "To the Absolute Best Way. But now you promised to tell me why."

Paula 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."

Kirsten 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 knew. I was even a little surprised when the women I had recruited into my business found the same things I did. They expressed the same sentiments I had about how grateful

they were to have found this industry. They also said that they would never go back to the jobs they had done before.

“Gradually, over the years, watching women become successful or at least start to grow into success, I was emboldened to start telling women that I thought that this was one of the best ways for 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 women struggling with jobs and traditional businesses, juggling family responsibilities, and the demands of their work. I saw the sacrifices they made.

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**“Goal setting is crucial to anybody’s success  
because if you don’t know where you’re going,  
how on earth are you going to get there?  
When you see the quality of life that you’re able  
to live and then you can see how you can influence  
other people, your goal becomes to help  
other people achieve their goals. I know that  
by striving for more for me, it helps  
my organization strive for more.”**

**– Angie Collins**  
*Six-Figure Income Earner*

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“It’s not that you shouldn’t create a traditional business or buy a franchise, or work at a job. I just wanted 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 things 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 so painful and time-consuming.

“So, when I finally was open-minded enough to take a serious look at the network marketing industry, I was surprised to find it was really everything for which I’ve been searching. You know that I had tried it all, so I felt that I was personally in a good place to make a comparison. I’m not shy at all in stating that it has been the best decision of my life, and I believe it is a wonderful opportunity for women – the absolute best!”

“How specifically is it best for women?” asked Kirsten.

“Let me talk first about the ways it’s a great industry for everyone, then I’ll talk more specifically about why it’s so perfect for women.

“First of all, there is usually a low entry price. You should be able to set yourself up in business for as little as \$50 to somewhere under \$1,000. That is the average. There are, of course, additional costs to running your business, 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, few overhead expenses, and, best of all, no commuting. You are in business but are truly free to work your business without a lot 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 like they were working half as hard as I was. It was frustrating.

“And it has something that is virtually impossible to find in other types of businesses. It’s called leverage. John Paul Getty, the great industrialist, said, ‘I’d rather have 1% of 100 men’s efforts than 100% of my own.’ With a network marketing business, you can 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. So it is critical that you bring leverage into play. That’s what network marketing does.

“It’s something that everyone can do regardless of age, sex, race, education, experience, finances, or background. It is an equal opportunity for everyone, and more importantly, 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, one that I might enjoy working well into retirement. At least I would have a choice.

“Network marketing has the capability of creating millionaires, without the burdens and responsibilities usually associated with starting and running a business. Like I said earlier – it’s big business for little people.

“This sunk in when I read Robert Kiyosaki’s books, *Rich Dad, Poor Dad*, and *Cash Flow Quadrant*. I came to understand that there are 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 network marketing 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 network marketing businesses offered the same systems his rich dad taught him to build, but that they were already created for people to use. In other words, anyone with the drive and determination could enter the heady and profitable realm of big business.

“I like that! When I ask myself what else will allow me to do that, to build a big business with the potential for unlimited income, I can’t imagine anything that will.

“What network marketing also does is provide education that can transform your life. And it is available to everyone for next to nothing. A good company will provide its associates with 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 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 network marketing 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."

Paula stopped to take a sip of her drink.

Kirsten had sat almost motionless throughout, fascinated by what Paula was telling her.

"But what about women? How is this specifically a choice for women?" 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 the industry is a great pick specifically for women and why women excel at it!

"First of all, women need the flexibility that this type of business offers. They want the time flexibility; however, at the same time, they want support. They like being part of team.

"Since many lack real business experience, they like the fact that they will be supported and coached by a sponsor and that there is, in most network marketing companies, a

system. They like the built-in support of the system that they get without having to make a huge investment.

“You rarely, if ever, get that kind of support in traditional business. I made friends with one of my competitors when I started one of my businesses 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.”

Paula 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 network marketing. Also, network marketing 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 other women as they swap recipes at the grocery store, or helping co-workers figure out how to juggle family and work, women are great at showing a genuine interest in others and helping them.

“Network marketing relies on some of the personal skills at which women excel. At the heart of business is the concept of building and nurturing teams, and many women are excellent at building strong, lasting relationships. This helps them to shine 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 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 recruiting others and selling products. They are also great at building 'culture,' which simply means that they help people connect and build strong bonds.

"Finally, women are 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 yourself, can be a tremendous asset because just lasting in this business will make you a winner.

"A favorite book of mine says that as many as 95% 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 people, that would mean earning \$50,000 or more a year.

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

Kirsten interrupted, "Are there a lot of women in the industry?"

"Yes," replied Paula, "more than 82% of the industry is comprised of women. Women do very well. It is an industry based on the ways women relate to the world, each other, and their families. It is the perfect business for women."

Just then, the waiter came by with their meals. Their conversation was put on hold as the plates with beautifully prepared food now took center stage and all their attention.

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## ELEVEN

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# 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 the coffee brought to the table, Kirsten finally asked what had been on her mind since she decided that the future vehicle for her success would be network marketing.

“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?” Kirsten was, for the first time, really pushing her friend.

But Paula stalled once more.

“I want you to explore some options before I prejudice your decision by telling you what it is that I do. I will give you a place to start your search. There are thousands of choices, so it can be very confusing and time consuming to search. I am going to send you over a short-list of 10

companies that have met some of my basic criteria. I'll include my company in the list.

"The list represents a variety of products and services. I will also include a list of criteria to use when you are choosing a company. While my list is made up of all legitimate companies, it is important to know what you are looking for so that you can spot the companies whose opportunities are not as solid.

"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 a list of red flags. 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. I think you will find what I send you both interesting and very enlightening."

Paula and Kirsten finished up their coffee quickly. Kirsten 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 decide which company might be best for her.

Paula'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, its mission, and its vision.** You want to make certain that it aligns with your values.

3. **Look at its track record.** Make certain that the company has been around for a minimum of a few years, preferably five or more. Just like other startup companies, a network marketing company has only about a 5% chance of surviving its first five years.
4. **Know what is required of you in terms of:**
  - a. Start-up costs
  - b. Product or service purchases
  - c. On-going purchases or sales (sometimes called qualifiers)
  - 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 Kiyosaki, 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.”** However, take what you hear with a grain of salt. Listen to a variety of people, not just those who did not succeed in the business.

7. **Read the marketing literature and visit the company's website.** Does the company appear to be professional and well run? Is its marketing style and approach one with which you are comfortable?
8. **One of the most important things you can do is to interview the people who would sponsor you in 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.** Ask your sponsors to outline a “game plan” of how you will earn the income you need 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 decide during this process.** Rather, 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 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 doing. There should be a variety of people at the presentation, and



the presentation itself should be businesslike. A real business opportunity is a real business.

Paula also provided a list of what she called “red flags.” These were meant to help Kirsten distinguish real opportunities from those that sounded good but had flaws which meant they might not last. It is not just that people will invest a lot of money in these opportunities, but they are investing their valuable time and, more importantly, their faith and belief. If the business is not sound, they may turn their back on the whole industry of network marketing. That would be a shame for them but could also mean that they might turn others against the industry.

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**“In fact, everybody has to give up some stuff to get ahead. To make a change in your life, you have to sacrifice something. Otherwise you’re going to be 65 years old on Social Security and it’s not going to be fun. So everybody makes sacrifices, and it’s just a matter if you’re going to make them now, or you’re going to make them later. Making them later maybe means you can’t give your grandkids a Christmas present.”**

*– Theresa AuCoin*

*Six-Figure Income Earner*

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## 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 you should be careful. If one or more of these "red flags" show up, you may want to pass on the opportunity.

1. **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.
2. **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 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. Network marketing is powerful because it creates residual income. A company that doesn't last means no residuals.
3. **You are required to buy hundreds or even thousands of dollars of product before you start.** Doing 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 100% return minus a restocking fee within a reasonable amount of time.

4. **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.
5. **Startup costs should be minimal.** The startup 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. Kirsten quickly eliminated five of the

companies using the first criteria on Paula's list – the ones that had services and products that did not appeal to her.

She began to earnestly research the other five, carefully looking for the red flags about which Paula had warned her. She used a chart she had constructed to measure the other areas that Paula said were important.

Kirsten 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, Paula James.

Kirsten could hardly contain her excitement.

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## TWELVE

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# Getting Started Right

*There are no secrets to success. It is the result of preparation, hard work, and learning from failure.*

*– Colin Powell*

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

“I wanted you to decide on your own,” Paula explained. “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 as I had done. It was important to me that you chose on your own using the information that I shared with you.”

“Well, knowing that you are involved in this company certainly gives it an edge in the competition,” said Kirsten. “When I saw your name, I was 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 from everything you have been teaching me; I need not doubt that this company provides that kind of training in excess."

Paula gave her friend a big hug. "I love that you see it as I did. And that we'll be partners again!"

Kirsten smiled, "Obviously we are still 'Soul Sisters' like the good old days. So how do I get started?"

Paula smiled as she pulled out the paperwork and instructed Kirsten how to fill it out.

"Now the fun begins!" Paula exclaimed as they finished up.

And it did. But it was also the start of a roller coaster of experiences that would change Kirsten'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 the first meeting that Paula called a "Game Plan Interview," she asked Kirsten to commit 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 that 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 seem a little strange and unconventional. As Paula pointed out, this was something very different from anything Kirsten had previously done. She would need to give it time and trust enough in Paula to give her the benefit of the doubt.

Kirsten agreed. That agreement, because she was a woman of her word, would keep Kirsten involved and in the process over the next 12 months even though there would be times when she questioned her sanity.

To say that this was like nothing else she had ever done was an understatement. But Paula stayed with her every step of the way. 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, Paula's schedule was very full. But the company had a great system, and with Paula's encouragement, Kirsten followed it faithfully and started to see results.

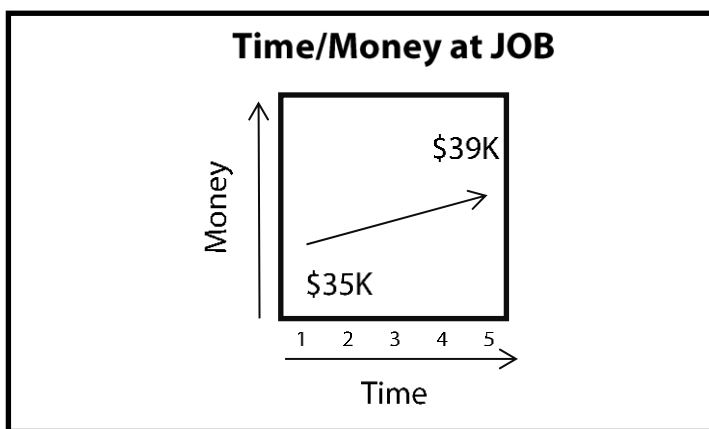
Besides the fact that she had promised Paula that she would be coachable, Kirsten had only to look at Paula and her success to know that the system worked. There were times when her creativity took over, and she would devise things she thought were better. Fortunately, she had the good sense to run them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

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

Inevitably, Kirsten would answer a reluctant "no" and go back to the system. Slowly, over the months, Kirsten began to see 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 Kirsten and Paula was that Paula had worked within the model for a

longer period. As Kirsten mastered each step, she moved up in the business and saw success.

Something that Paula had shown her during their “Game Plan Interview” was a graph depicting the difference between a job and a network marketing business. In the illustration she showed how in a job you could put in about the same amount of time over a five years and, if you were lucky, your income would increase by a tiny percentage. She noted that average incomes have not increased at all in real dollars over the past 30 years.

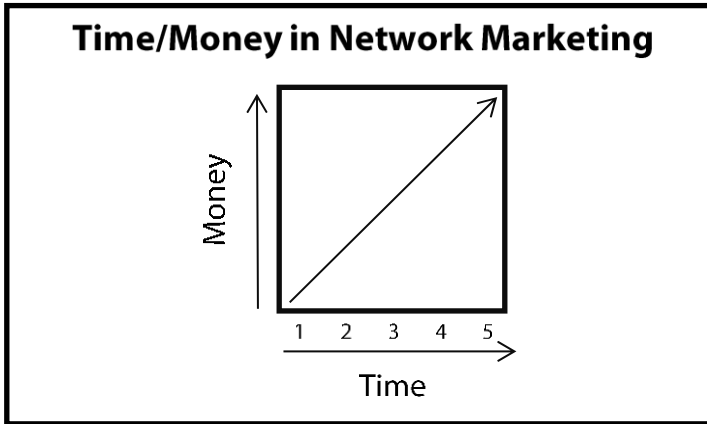


However, in network marketing, while you may earn very little as you are getting started relative to the amount of time you put in, over the next five years, you could end up earning a lot for a small input of time.

Paula’s concept was that network marketing was a way of “buying back” your time. She said that she appreciated



the fact that she finally had time AND money because of her business.



That certainly seemed to be the case. While Paula did work very hard at times, she 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 Kirsten that she had 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.

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## THIRTEEN

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# No One Ever Fails

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

*– Confucius*

At times the process was slow for Kirsten, and there were times when she wished that she had not committed Paula to stick with it for a year. In those moments of discouragement, she learned to turn to reading or to listen to tapes to buoy her sagging spirits.

The biggest challenge was people, and the biggest joy was people! Kirsten had never been so intimately involved with so many different people. She had to learn 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 about herself and, in doing so, began to appreciate her talents and abilities.

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

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

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**“Failure is not an option for me because I will never quit. I think so many people make that an option.”**

**– Verna Heath**

*Six-Figure Income Earner*

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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 as important to her as the money. She also began to see that it was that growth that would ensure her financial success.

She could truly see what Paula 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 Kirsten felt she was learning was that of patience. There was a particularly difficult time when she did feel like walking away. It was the dead of winter; she had 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 backward.

As she cried in her coffee during one of their sessions, Paula helped her to see what her disappointment and self-pity was blinding her from seeing for herself. All Kirsten could see was that she was failing, and her only course of action was to quit.

“I know the feeling,” said Paula, “and I’m going to tell you something that may be hard to accept right now. What you are experiencing now is a turning point. In everything we do there are usually moments where we feel uncomfortable and out of our element. But it is just part of the process. Unfortunately, a lot of people don’t like the feeling, and that is the moment they quit.”

She went on to talk about the life 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 Paula.

Kirsten was surprised, as she had only seen Paula as invincible.

“What happened? What did you do?”

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

“Did you ever feel like quitting?”

Paula 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 I needed to learn. 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 rarely in a position to learn the lessons. In fact, the job almost makes it necessary not to learn them. If we did, we would either threaten our boss, or we’d quit in frustration.”

“What kind of life lessons?” asked Kirsten.

“Lessons like patience, self-discipline, taking personal responsibility, humility, self-acceptance – the list goes on and on. There are other lessons, of course, that are more of a business nature, such as 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, and how to believe in yourself while people seem to reject you.”

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

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

“What?” asked Kirsten.

“You will never be the same. And, you’ll make a lot of money,” Paula said with a wide smile.

Kirsten 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. She often thought about the talk that night and how close she had come to quitting. It was only in hindsight that she could see what Paula was able to see – that she was weeks away from the beginning of success. She could have, like so many others, quit just before she was about to enjoy the fruits of her labors.

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## FOURTEEN

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# Commit to the Magic

*Whether you think you can or can't,  
either way, you are right.*

*– Henry Ford*

One year later....

The crowd was thinning in the coffee bar as the clock on the wall struck 9 a.m. Late arrivals were still scurrying in with that urgency of 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.

Kirsten smiled to herself as she watched. She had only been gone from that work-a-day world for a few weeks, but she felt completely detached as she watched. She had agreed to meet Paula here this morning and wondered why she had picked Monday morning and why nine in the morning. Kirsten now never left the house until the rush was over. Why aggravate yourself when you didn't have to?

"Well, the pleasure of watching people scurrying into work was worth the effort I guess," she mused to herself.

“Do you know what day it is?” asked Paula having approached Kirsten from behind.

The question startled Kirsten out of her musings. “Yes, Monday!” she stated.

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

Kirsten racked her memory, but she could think of nothing special about Monday, October 15th.

“I give.”

Paula made a swooping gesture with her arm and presented the surprised Kirsten with a bouquet.

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**“What you will find is that the hardest thing about our business is that it’s so simple. And sometimes people miss that. It’s subtle because it’s so simple and because of that, many people try to complicate it.”**

**– Debbie George**

***Six-Figure Income Earner***

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Kirsten 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 12



months. So, we are going to celebrate!” said Paula, leaning over and giving her friend a hug.

Kirsten 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.

She was aware of many internal changes, but it was the external changes that were apparent to everyone else. The one who truly saw it the most was her mother. She hadn’t seen Kirsten 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 Kirsten so happy.

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**“I think that women are naturally nurturers. And this business is so much about helping other people do better through the services and through making better income. So that’s a very, very nice fit for women.”**

*– Theresa AuCoin*

*Six-Figure Income Earner*

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Kirsten was happy. Happy because she had been able to leave a job that had drained her of her last vestiges of self-worth and 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 yet

replaced the income from her job, but it was on track to do so in the coming year.

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 job 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 deeply 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 over the past year were incredible. Sitting in the coffee shop, she was barely able to remember the woman who had made the commitment. That woman seemed to have vanished along with old worries and concerns, bad habits, and a negative disposition.

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

Paula 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 Kirsten 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 despite her fears, because of her dreams, and as evidence that anyone can do what she had done.

Even you, my friend.

***The End***

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**“It is time for women to start earning the type of  
money they really deserve. This book  
tells them how to do it.”**

*– Mark Victor Hansen*

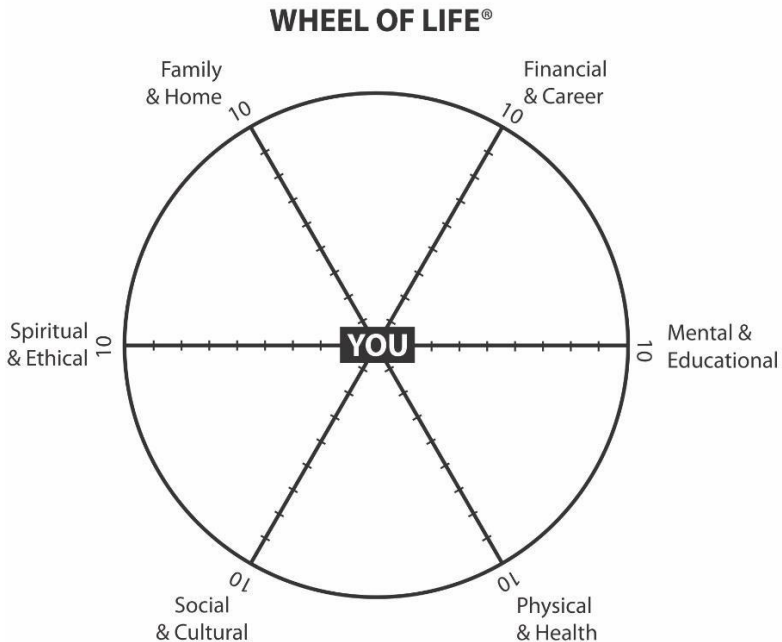
*Co-author of Chicken Soup series*

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## Appendix A: Wheel of Life®

The Wheel of Life® represents your life, divided into different areas. **YOU** are at the center because only you can truly judge where you are in each area of your life. Many people may try to tell you where they think you are: your spouse, your mother, and father, your boss, etc.

But the only one who has the right to determine where you are is you.



Along each spoke, representing the six areas of your life, are ten intervals. Zero is at the center, and ten is on the outer rim. Look at each area of your life and circle the dash mark along the spoke that represents your level of satisfaction with that particular area.

For example, in the area of Physical and Health, if you feel that you are a good weight for your height, that you eat good healthy meals and get an annual check-up, but you are concerned that you are too busy to exercise, you might mark yourself as a six or seven. That is an indication that in that area you can see some real possibility for improvement to experience optimum health.

Go around each area and circle the mark where you feel you are at this moment of your life. Once you have circled the dash marks on all six spokes, connect the marks. The ideal wheel would be big and round, with every area of your life scoring a 10. However, ideal rarely happens. More likely you have some areas that are high while others are low. Or you may have a fairly balanced wheel, with all the numbers being similar, but the wheel is small. This is a subjective view of where you are at this moment of your life, but it is also a starting point for where you eventually want to be.

Now, determine which of the sections are not where you would like to be and write on a separate paper what would be happening in your life within the next two to five years (or whatever time frame you wish to choose) if everything was to go exactly as you wanted. In our example from above, you might write that you would be walking every other day, playing tennis once a week, and participating in a

charity walk next year. Write something for each area that you would like to see improvement and what that would look like for you.

Now, starting with the area where you see making the most improvement, or the area that most speaks/ to you, circle the things you wrote that are important to you. Then star those that are most exciting to you. This is your first step in creating a list that will become your “Dream List” which, as you read on, will evolve into a list of meaningful, personal goals.

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**“Know that everything in this book, Lorna has done, and succeeded at it. In short, she’s a pro! You are extremely fortunate that you can tap into her knowledge base.”**

*– Paul J. Meyer*

*New York Times bestselling author*

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## Appendix B: Your Dream List

Like Kirsten, start making your Dream List. From your Wheel of Life®, write down the things that are important to you and those that excite you. Indicate from which area of the Wheel they come.

Keep the list going after the initial ideas are captured from the Wheel. Continue paying attention as you go through the day. Ask yourself, “What do I want?” Don’t prejudge or allow others to determine your dreams. They are yours, and there are no right or wrong dreams. Make sure you put down dreams in every area of your Wheel of Life® because this will help you keep your life in balance.

[illegible]

## Appendix C: Core Values

Circle the values listed below which speak to you or mean a lot to you. If it describes who you are or describes the person you are passionate to become, then circle it.

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

Now, on the following form, write the words you have circled in a random order. Feel free to add your own words if you wish.

## My Core Values

1		11	
2		12	
3		13	
4		14	
5		15	
6		16	
7		17	
8		18	
9		19	
10		20	

Lastly, choose the top four values above by circling the number next to them.

What you have circled are your Core Values.

## Appendix D: Resources

**Webinars, New Book Releases and Information**  
is available at **[www.LornaRasmussen.com](http://www.LornaRasmussen.com)**

### **Absolute Best Way for Women to Make Money Series**

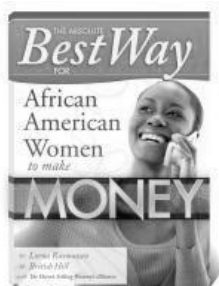
“It is time for women to start earning the type of money they really deserve. This book tells them how to do it.”

– *Mark Victor Hansen*

When life turns out differently, then you planned it is often difficult to see the path forward to something different. In this series, we discover how two unique women rewrote their stories while creating the life they always imagined. These thought-provoking books will show you the formula for women to win at the financial game of life.

The books are written as novels, but they also provide tools to examine your life and raise the possibility that women **CAN** have it all if they work smart.

Both books contain the same basic material surrounded by two different stories.



## **Absolute Best Way for African American Women to Make Money**

Companion book to *The Absolute Best Way for Women to Make Money* with similar information but a different story.

When life separates two life-long friends, Tanisha and Serena, their paths take them in totally different directions. One is frustrated and failing while the other is flourishing.

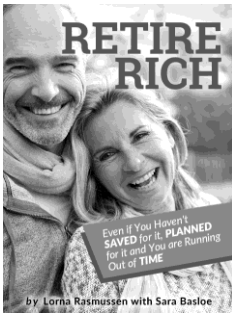
The book follows the two friends on a journey of discovery and delivers a message to them, and all of us, that there is a way for African American women to partake of a life and lifestyle that they deserve.

Also available in eBook.

## **HOW TO CREATE AND FUND YOUR DREAMLIFE: Self-Study Workbook**

Available from [www.LornaRasmussen.com](http://www.LornaRasmussen.com), this self-study workbook takes you on a journey of discovery using the text of the Absolute Best Way for Women to Make Money series as a guide. It is a perfect companion and can be coupled with the webinar to expand the experience. However, it also works very well on its own.

The workbook goes beyond those processes and helps you, the reader, examine your own life, motivation, and fears. The exercises will assist you as you move towards your dreams and goals.



## **RETIRE RICH: Even If You Haven't Saved for It, Planned for It, and You Are Running Out of Time**

What if there is a way to build back your retirement and even more? What if there is a way to have the earning power you were supposed to have had in your later years? And what if your income continued past the time when you stop working? This book explores these possibilities and helps you achieve them.

Given the recession and the abysmal saving rate of most people, this is an appropriate book for anyone either wishing to retire earlier or retire at all. It addresses an option that few people consider and yet most should at least consider.

Only available as an eBook.

Be certain to get Lorna's newsletter and additional information and specials at [www.LornaRasmussen.com](http://www.LornaRasmussen.com)

A free webinar based on this book is available at [www.AbsoluteBestWay.com](http://www.AbsoluteBestWay.com)

Join our community:  
[www.facebook.com/yourjourney2success](http://www.facebook.com/yourjourney2success)

Contact us directly for more information on new book releases, webinars or to request Lorna to speak or to be mentored by her.



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**“If you learn these lessons well, you will never be the same ... and you’ll make a lot of money.”**

**– Paula**

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## About the Author



Lorna Rasmussen began her professional life as an award-winning documentary film producer. She is the coauthor of two books; she taught at universities in Canada and the USA and ran a commercial film production company with her husband, George Hornbein. She later bought a training franchise where she taught others 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 until she found the industry of network marketing. "It was the first time in my life that I was paid what I felt I was worth, with no ceiling because I was a woman or didn't have the right credentials. The only limit to what I could earn was the limit I placed on myself."

In her 24 years in the profession, tenacity and determination are the major factors of her success and they have paid off immeasurably. "When I lost my house to a fire in 2005, I didn't work on my business for almost a year because I was left to get my son, Drew, off to college, settle my family and deal with the aftermath of the fire. My husband, with his traditional business, had to return to work immediately. I worked part-time for the next two years but saw only a small decline in my business. I don't know what we would have done without the income from my direct selling business."

Lorna believes, "This is just such a simple business, with great tools and systems; and that anyone can be successful with the right attitude and work ethic."