

# Why Diversify?

*Want to spend more time with loved ones?  
Want to travel more?  
What is it that you want to do?*

How do you define yourself when someone asks what you do (for a living)? How do you think?

How you think is critical:

- ◆ *As a man thinketh, so is he.* (The Bible)
- ◆ *They can, because they think they can.* (Virgil, Roman poet & philosopher)

[Baby boomers and before] were taught to behave, study hard, stay in school, go to college, get a job for the next 40 years and then they will have 20 golden years of retirement.

- ◆ Statistics show that executives don't live those 20 years – possibly only 2!
- ◆ Most powerful economy the world has ever known, 50% of Americans don't have a \$1,000 saved.
- ◆ No longer retiring at 60–65, now it is in their 70s.
- ◆ *The mass of men lead lives of quiet desperation.* (Henry David Thoreau)

Conventional wisdom also taught to save & invest wisely:

- ◆ Save 30–40% of your after-tax monthly income each month, every year, for your 40-year career – which we don't or can't, and it isn't so great. (Japanese have the highest savings rate of 10%, and the U.S. and most western countries have 0%—or it is in the negative!)
- ◆ Investments can take a downturn.

**Ask yourself:** *Would you continue to work at your current job if they stopped paying you? And if not, how do you get out of it?* **Answer:** **Develop some extraordinary additional income streams.**

Being in business is not easy. Harvard did a study of 50,000 small businesses and found that 80–90% of small businesses go into debt within the first 2 years.

- ◆ This business has been flourishing for more than 50 years
- ◆ It is in 100 countries around the world with 60 different languages and cultures.
- ◆ Partners with the world-leading companies.
- ◆ Own 75 Research & Development laboratories around the world.
- ◆ Products are world-leading in their different categories.
- ◆ Over 900 scientists, engineers, and technicians.
- ◆ Forbes rated them in the top 50 private companies in the US last year (and there are over 26 million companies!).
- ◆ Rated in the top dozen for number of patents registered – over 1,000 patents.

We all have the same 24-hour period, so how you use your time is critical.

Best kept business secret in the world . . . You can create time when you have an income stream that is simple and duplicable by anyone

- ◆ This business allows you to create an income stream alongside your current career.
- ◆ Create strong, close associations.
- ◆ Extraordinary group of different thinkers.
- ◆ Can also create memories because you will have more time.
- ◆ Best investment you can make which makes all the difference.

Discovery is seeing what everyone sees, but thinking what no one thinks.

There aren't any "quick fixers." You will have to put some work in it. Got to get the right vehicle – hard work is not enough. But if you are prepared to do what others won't, you may well have what others can't. (Conversely, if you do and think what most do, you surely will have what most have – sadly.)

Don't do what is just comfortable . . . Think differently for a change. Just do one thing differently this year (or month, or week, or even today). Take the road less traveled.

**Can you challenge yourself to live that way?**