# MAKING $\mathbf{M}\mathbf{Y}$ FIRST TEN MILLION



#### THE STORY OF MONEY & LEVERAGED INCOME

## **BRIAN CARRUTHERS**

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#### **Making My First Ten Million**

- The Story of Money & Leveraged Income

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#### Introduction

This is a story about money, and how to control it so that it doesn't control you. A young man figured out how to make seven figures a year while having complete freedom to control his own time.

Why do you want more money?

Why do you need more money?

What is your relationship with money?

Do you attract or repel money?

What's the best way to get more money?

My name is Brian. I grew up around money. I grew to respect money and what it could provide for in our lives. I was raised in beautiful homes, I went to incredible private schools, and was given a great university education. My parents took the family on trips around the world.

I also witnessed their giving nature in helping others. I grew up learning about money from parents who understood how to play the money game.

So I guess I somehow learned how to attract money, while most people seem to repel it.

I have spent much time with people who did not have the same insight that I garnered from my upbringing. I always dreamed of someday helping many more people be able to provide for their families in the same way that my parents provided for me. That is how I provide for my own family now, but I want to help countless others.

That is why I wrote this short story about money.

#### What Is Money to You?

What if you could get money, as an issue, out of the way in your life?

No more worrying about how you will pay your bills.

No more fretting over how to pay for your kids' education.

No more stress over how you will afford retirement.

No more staying home on vacations, or driving old cars, or living in a house you don't enjoy.

No more having to squelch your burning desire to give more to church and charity.

Money can solve many problems in life. But you will only get more of it IF you learn to attract it.

Are you attracting money, or repelling it? This is important to understand.

If you were conditioned and pro-grammed your whole life that "Money is the root of all evil" or "Money makes people do bad things," no wonder you do not have an abundance of it. You are repelling it away from you.

Subconsciously, because you do not LIKE money, your actions are causing you to get rid of what money you do earn. If you can change your mind, you can change your bank account. Money is not evil, it is paper.

The greed of, or doing bad things FOR or WITH the money, is the issue. Money can make you more of what you already are. If you are a bad person, you can now afford to be a worse person. If you are a good person, you can now do more nice things for others.

So decide today to respect and appreciate why money is an instrument for good. Begin to attract money rather than repel it.

This mental shift will have an enormous affect on your life from today forward if you make this shift in thinking.

Decide today that you want more money, and determine what you need the money for. Then attach those good reasons for the need to your dominating thoughts about money. When you connect money with those reasons that compel you to WANT to earn more, you will begin to attract more.

For example, if you are a parent, you know that you have a family and children who are counting on you to be a provider. It is not acceptable to be a financial dud when others are relying on you.

Not only does your financial wellbeing impact their lives in the NOW, but your example will set up your next generations for prosperity or failure.

Right now you are sowing seeds into your children's psyche. Do not underestimate your importance. If you appreciate and teach capitalism and abundance to your family, they will grow up to continue your philosophy into the future.

What will your legacy be?

Will you pass on a mindset of servicing debt, or one of building wealth?

As a parent, do you want to spend your time being present with your children, or instead being a slave to the dollar, working long hours to make ends meet?

So with this in mind, accept that it is imperative for you to align your actions with the goal of creating wealth and gaining time freedom.

If your goal is just to earn money each month to pay bills or pay off debt, your wealth will never grow. People with this game plan often pay their bills, then blow the surplus on wasteful things.

But those whose goals are to earn more than their bills so that they can keep stockpiling their surplus, they are the ones who eventually live a wealthy lifestyle and bless others.

Remember, you get more of whatever you focus on. Thoughts are things... so steer your thoughts. Focus on debt, you will get more of it. Focus on wealth, and you will get more of that.

Just how will you generate more income? In order to double your income at your job, you would likely have to double your hours. Is that possible to do? Would you even want to work that much more?

Rather, what you will need to do is create a way to generate another type of income, LEVERAGED income. This is money that you earn from the efforts of others. When money comes in passively, this avails time freedom to you.

But when 100% of your income comes from 100% of your efforts alone, that is a recipe for disaster. What happens if you get sick, can't work, lose your job, or want to retire? Your income is gone.

Or even if you continue to work — if you keep doing what you are doing, you will keep getting what you are getting. Doing the same thing over and over expecting things to change is called insanity.

So it is mandatory to employ a business model that will allow you to earn when you are not working — rather than just being an EMPLOYEE trading your time for money on a linear basis.

#### What Is My Vehicle?

Why did I choose Network Marketing as my vehicle to achieve wealth and time freedom?

I was programmed my entire life that multi level marketing was illegal, and people called them "pyramid schemes." So when I was introduced to them over the years, I shut them down and actually lambasted people for bothering me with such nonsense.

What is a "pyramid scheme"?

I grew up in real estate my entire life. My father built one of the largest real estate brokerage companies on the East Coast in the 1970s, before selling it to Merrill Lynch. When my brother and I graduated from college, we both joined him in building a new real estate company. I went into sales and into opening a few offices, while my older brother went into management of the company. In sales, I was able to create a six figure income. I worked 60+ hours a week in such pursuit.

My brother worked hard as well, but not in the same fashion. He focused on opening offices and recruiting others as agents to sell houses for him. My brother never listed and sold a single house in his career, yet he out-earned me 10-to-1.

He made millions because he earned a cut of every commission from all the houses his 1000+ agents sold. He worked smarter, while I worked harder.

I guess he was at the top of the pyramid. Is this legal? Should he be allowed to earn more than any of the agents who worked so hard selling homes? I imagine everyone will agree that being a real estate broker is totally legal.

Those who are smart, willing to take the financial risk of overhead, and up for the challenge of recruiting good agents are the very ones who get to live a life benefitting from Leveraged Income.

So how is Network Marketing any different? I submit to you that I found it to be a step better. One day a friend shared with me how he was earning the same income I was, but that he was doing so from home without the overhead, employees, insurance, stress, or being subject to market conditions. He was doing so in a network marketing business.

At first I rebuffed him by telling him that he was in a pyramid scheme. He asked me to explain why. I said that he was earning money off the backs of others he recruited into his downline, not from his own efforts.

He replied, "Do you mean like your family earns money off the backs of the real estate agents in your company?"

I froze, and anyone who knows me knows I am normally quick-witted.

Then he said, "Who is working smarter, you or your dad and brother?"

Now I was mad, not at him, but at myself. That was my light bulb moment. I had been closed minded and it was costing me.

This was the birth of my enlightenment, and I began to enter and study this network marketing profession.

Now, let me explain why I found it to be a step better...

My research led me to learn why the business model made so much sense for a company that wanted a cost-effective way to bring a product to market.

Instead of spending millions in traditional media ad buys, which has a declining effectiveness, companies were opting to employ the network marketing model.

In doing so, the company only incurs marketing cost if and when a sale is made. They get an army of word-of-mouth salespeople using the most effective way of influencing buying decisions,, and they only get paid for performance. No salaries, only commissions.

But what is also employed is a high sense of motivation, wherein these salespeople can build a business of their own and not just be salespeople. If they choose to recruit others and teach them how to sell the product or service, then they can earn override income just like the broker in a real estate company does.

So now they see life through a different lens, as business owners waking up each day excited about the future they are building for themselves. They are not salespeople, they are business owners.

Let's relate this back to my real estate background. Our family built and owned a very large national real estate franchise. They did not work for the franchisor. On the contrary, they built their own company within the umbrella of the great national, household name and support structure.

In a network marketing business, you are doing the same thing — building your own business within the umbrella of the company you partner with. The marketing team you build is yours. The customer base you build with your team is yours. You have rights to the cash flow generated from your business in perpetuity.

In real estate, the agents will not likely be able to out-earn the big broker they work for. Their income is limited to only what they can personally generate. The broker is able, through massive leverage in hiring many agents, to earn substantial override commissions.

How could one agent compete with that? But nowadays, many real estate companies have caught onto the merits of multi-level marketing. Instead of only one broker at the top earning off all the homes being sold by the agents they recruited, now some companies have implemented an MLM structure. Brokers have elicited the help of their agents to recruit more agents to grow their company. Agents can recruit other agents and get overrides on their sales, without being the broker at the top and without footing the massive overhead bill.

In essence, they can create their own downline network of agents within the existing structure. Some of the fastest growing brokerages have employed this model and it is the reason for their significant growth.

Why? The agents would rather not just earn from only their own sales. They want LEVERAGED INCOME.

So to circle back to my story... I decided to start a networking marketing business on the side of my 60 hours a week real estate career. I only had a few hours a week I could devote, but I did just that.

At first, I didn't earn great sums of money. But I did learn a great deal. The entrepreneurial education I gained from the experience was far bigger than the initial earnings I generated.

But in time, my earnings grew as I grew within the profession.

Now my monthly income from network marketing is more than I used to make annually in real estate. Top that off with the fact that my income is now 97% passive overrides and residual income from the customer base that has been built!

Passive, residual income grants me the freedom to be a stay-at-home dad, to travel, and to feel in control.

Now that I have lived in both worlds — traditional business and network marketing — I will never go back. Network marketing is the only way I can see for average people like me to get ahead and get control of our lives.

#### **Leveraging Your Income**

Why should you decide to build a network marketing business?

In today's times, people are beginning to realize that jobs are not going to give them the lifestyle they desire.

But jobs are not designed to, for at a job, you trade your time for money.

Typically, a company will pay just enough to get the maximum value out of the employee for the paycheck, and often the employee will work just hard enough not to lose the job and guaranteed income.

In fact, some still believe in job security or income guarantee. As soon as your company finds someone who can do your job faster or cheaper, loyalty is out the window and you are replaced. This is hardly a way to live your life, in a constant state of worry.

Americans are finally coming to grips with the fact that they must take control of their own financial future. No President is going to fix your personal economy... only you can.

The mental turning point will happen for many people once they recognize that their situation will not improve itself and that there is a better way. Network marketing businesses allow a busy person who already has a career to start a part-time business to supplement their finances, while learning to grow the business to a larger significance.

As the late business philosopher Jim Rohn taught around the world — people should work during the day earning a living, while working part time at night building their fortune.

Earning a living is good, but building your own fortune is even better. Your own fortune is what will provide you with time freedom. Having control of your time allows you to live life by your own design.

The reason network marketing works is quite simple. The company wins by getting its product to the market. The consumers win because they get access to great products or services. The network marketer wins because the company pays significant income to the middleman.

But the key is the networker who has pride of business ownership. The hiring, training, motivating, and selling is driven in the field by the many network marketing business builders who are building their own fortunes. Instead of the earning power being coddled by the select few CEOs and company owners, it is distributed out to those who are truly bringing value to the marketplace.

The more value you deliver, the more money you earn. Bring no value, earn no money. Network marketing is the finest example of capitalism.

What's great is you can find a business to start based on finding a network marketing company offering a product that you use, like, and believe in. Selling something just to sell it and earn a commission will not work well. People don't like salespeople for this reason.

When you believe in what you are sharing with others, it will not seem like selling to you or them. And then you can leverage yourself into freedom by inviting others to build their own fortunes part time with you. The more people you bring aboard and teach to supplement their incomes, the higher your earnings will grow. You can now reap the rewards of the real estate broker without all of the risk and downside!

Will everyone choose to start their own business from home in network marketing? Of course not. There are many skeptical people who are stuck, closed-minded, and would rather continue living stressed out, check-to-check lives, than venturing into something new.

The very idea of making the mindset shift to becoming an entrepreneur is scary to them. They fear failing, so they will not even try. Or they may fear what others will think about them for engaging in a business that they deem as a "scheme."

You can waste your time trying to argue that the real pyramid scheme is the corporate pyramid they are currently in, where they will never earn as much as their boss or CEO.

Or you can let people continue on as they wish, and stay focused on making the shift yourself and attracting wealth into your life. In time, as more and more people they respect decide to employ this network marketing business model, they may eventually come around.

But it is not your job to worry about their family's finances. If they are not worried about it, then you shouldn't concern yourself with trying to help them. Everyone has freedom of choice.

Don't listen to those who don't have what you want. When you buy someone's opinion, you buy their lifestyle.

Rather, determine what you want, then find a mentor who has it and is willing to help you achieve what they have.

You will find this mentor in network marketing like I did, because the business model compensates them for helping you win! Brilliant concept!

Just remember all of the good things you will do for people with this newfound money.

#### Leveraged Income

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Lifestyle Freedom

Contact the person who gave you this booklet. They may know of the right vehicle that can put you on the road to Leveraged Income. You can also contact me for Direct mentorship and how to join my 10Billionaires100Millionaires Leveraged Income Project. We are building a Dynasty of 10 billionaires and 100 millionaires. We have a working SYSTEM (VVF) for that. My mentor/partner Mark Anthony Stevens, is a multi-billionaire in DOLLARS. Zig Ziglar said, if you help enough people get what they want, you will have everything you need.

Here is the cool part; NO SELLING involved and it WON'T AFFECT your current job/business/ academics.

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