21 Reasons Why You're Not Yet A Millionaire And What To Do About Them!

By Akin Alabi

INTRODUCTION

Are you a millionaire?

Take a look at your bank account and the other things you've got and answer that question. You don't have to say it out. As you read this, you know within you if you are a millionaire or not.

If you already a millionaire, I say, Congratulations! But if you answered NO to the question above, this is the most important book you will ever read.

Here is why: right here in this book, I will be revealing to you, the reasons why you're not yet a millionaire. Not only that, I will be revealing to you what to do about them.

Let me explain what that means.

You see, if you're not a millionaire, it simply means that there are certain things you do that are preventing you from reaching that financial level. I'm here to identify those "things" so you can make necessary changes. Not only that, I guarantee that once you make those changes, your financial situation will change for the better, faster than you ever imagined possible. That is a guarantee and you can take it to the bank!

I've compiled 21 things that I believe are the reasons why you're not yet a millionaire. Check how many of these reasons apply to you and then make adjustments.

Are you ready? Okay, let's roll.

YOU HAVE NOT DECIDED TO BECOME A MILLIONAIRE!

Are you surprised? Don't be.

Most people I know dream and fantasize about becoming millionaires but very few people have actually decided to reach that status. I think this is due to the fact that people don't know that one needs to decide to become a millionaire before they can actually achieve it. You don't get rich by accident. You get rich by reaching out for it.

Let me make an illustration.

Assuming you'll like to be a medical doctor, then you know you must pass your Ordinary level (O'Level) as well as Joint Admission and Matriculation Board (JAMB) examinations. You must gain admission to a university and so on.

If you don't decide and plan towards it, then, you probably will never become one. If you go to a polytechnic, you will never become a medical doctor as a medicine is not offered as a course there. You don't become a medical doctor by accident. That is how it should be if you plan to become a millionaire.

If you're waiting to become a millionaire by chance, I have a message for you. "Quit Dreaming". You need to decide TODAY that you want to become a millionaire. You should set it as a goal. In fact, you should set a time limit for yourself.

Write it down and keep it in your wallet. Be determined and don't be fazed by your current situation. Think about the future and the greatness it holds

for you. It is only when you set it as a goal that you can visualize it and begin to act on it.

After writing it down as a goal, begin to identify the things you will need to achieve your goal. For example, if you have set a goal to become world class computer programmer, you have to identify factors that will help you achieve it.

In this case, you need to study lots of materials on computer programming, you have to study them, you have to register for and pass professional IT exams and lots more.

When you identify those factors, your efforts, energy and focus will naturally move towards them, making the dream look easier. You will find it easier than those that just talk about becoming a programmer.

YOU DON'T KNOW WHAT TO DO TO BECOME A MILLIONAIRE

A young lady once sent me an email that she has decided to become a millionaire by the end of the year. I replied the email asking her what she was going to do that will bring in the millions. She replied that she did not know yet. I replied that she should forget it. She did not bother to email me again. I guess she took offense.

Many people think that because I say that they must set it as a goal to be a millionaire, making millions become automatic. That is a very wrong assumption. Deciding to become a millionaire and setting it as a goal is only A STEP to become a millionaire. Although, it is a very important step (if not the most important), it does not mean that is the only thing you need to do.

After deciding to become a millionaire, you must be able to determine what your money making vehicle is. I highly recommend starting your own small business. Once you make up your mind that running a small business is the way to go, you need to ask yourself the following questions.

What type of business will you like to go into? How do I learn the rudiments of the business so I can become an expert at it? How profitable is the business? How solid is the business model (avoid illegal schemes like "wonder bank"). Can I afford the start up? How long will I be in it to make a million?

These are the questions you should ask yourself at the beginning. Let me give you a personal example.

In 2003, I decided to become a millionaire. I wrote it down and set it as goal. I then decided that I'll like to sell information products like books,

manual, seminars etc. to achieve my goal. Here were my answers to the above questions.

What type of business will you like to go into?

Answer: Information marketing

How do I learn the rudiments of the business so I can become an expert at it?

Answer: By attending seminars and reading books written by experts on the topic

How profitable is the business?

Answer: Many people have made millions with it so I should be able to do it as well.

How solid is the business model? (avoid illegal schemes like "wonder bank")

Answer: It has been existing for over a hundred years so this is not a fly by night scheme.

Can you afford the start up?

Answer: Depends on how big I want to start. With N10,000 I can start. I can afford N10,000

How long will I be in it to make a million?

Answer: It can be done within months if I'm aggressive about it.

Once I was able to satisfactorily answer these questions, I decided to take the plunge. It's been a great ride since.

YOU TAKE BAD FINANCIAL ADVICE!

This is a BIG reason most people will never become millionaires.

As with anything in life, you need to seek advice from only those who have achieved the thing you want to achieve.

If you are married and you need strong counseling as per your marriage, will you go to a bachelor? If you go to a bachelor, you know your marriage is heading for trouble.

Let's look at another example.

Assuming you have just been appointed as the football coach of Nigeria, who will you go to for advice? The carpenter next door or someone who has coached a decent football team in the past with a measure of success? That is how we should look at the issue of money.

Unfortunately though, most people listens and act on advice from financial failures. We cling on to the same financial advice our fathers have used without much success. There is no way we can attain success that way.

Someone once said that the true definition of insanity is doing the same thing over and over again and expecting a different result. I agree with him. If you want great financial advice, listen to those that have succeeded financially.

If you want to learn about stocks, talk to those that have a strong portfolio. Don't rely on a stockbroker because all he wants is the commission. If you want to learn about how to successfully apply for a mortgage, ask someone that has a mortgage and not someone that writes mortgage articles for a newspaper.

When I decided to publish my own business newspaper, Income! A lot of people came to advise me on how I should go about it. I did not listen. I

went to see my mentor, Dr Sunny Obazu-Ojeagbase, the publisher of complete sports and success digest. I went to him because he knows publishing like the back of his palms. His advice were crucial to the successful launching of the paper.

YOU HAVE A JOB!

Now, I don't expect everyone to agree with me on this one because the issue of job security is a very emotional one and people don't joke with it. I however don't care. I'll say it as it is.

One of the reasons most people will never become millionaires is because they have JOBS. I know many people will find that strange because working is a way to making money.

Except you have an exceptionally high paying job, you will have a hard time getting rich. This is because having a job gets into the way of getting rich.

Let's look at it this way.

The richest men in Nigeria today are not those with high paying jobs, rather they are people who have built their businesses. Now tell me, how would they have built their businesses if they were working elsewhere? You don't need a job to get rich although many people will never agree. A long time ago, my one time girlfriend's parents asked me what I do for a living. I told them I was trying to build a business.

Why don't you get a job? They asked me. My reply to them was "Because I want to get rich" They didn't understand me and I don't blame them. Needless to say, my relationship with their daughter ended as they pressured her into leaving me.

So what should you do now that you have a job? I'm not asking you to resign please. The simple way out is to make good use of your spare time. What do you do when you get home from work? Watch television? Drink beer with friends? Gist with friends? You need to learn how to do business and then start small. There are many kinds of business you can start small if you are willing to learn.

YOU HAVE ONLY ONE SOURCE OF INCOME!

I've been studying the lives of millionaires for about a decade now.

One thing I've noticed is that they do not have only one source of income. They practice multiple streams of income principle. I'm not denying the fact that there are some people that are rich despite having only one source of income.

For instance, you can become rich playing football for premiership football team. The problem is that the odds that you will end up as a premiership footballer is against you. Maybe you don't even know how to trap a football.

Don't try to become a millionaire through the earnings from one source. It's a very tough thing to do. You have a better chance of achieving financial success by having other streams of income.

How will you achieve that? Simple: start a part time business. The great thing is that in this age, you don't need a lot of money to start a business.

With a used computer, you can start your own business from the corner of your home. That is why we are able to see kids' springs up these days with their own profitable businesses. Many of them are running part time internet and information marketing businesses.

The time to start that business is now.

YOU HAVE LITTLE OR NO ASSETS

I love the way Robert Kiyosaki, author of Rich Dad, Poor Dad, defined assets and liabilities

Assets put money into your pocket while liabilities take money out of your pocket.

Think about that for a second. That automatically means that your car becomes a liability. Your mobile phone becomes a liability. Many other things that are precious to you automatically become liabilities.

Take a look at all the things you own. Be honest with yourself. Do you have lots of assets? To succeed financially, you need many assets that will roll in the cash for you day in day out and not liabilities that take money out of your pocket month in month out.

This book you're reading for instance is my assets. Whenever a copy is sold, I make money. The amount I'm talking about is not a big deal. I'm the first to admit that. The great thing is that I've done the writing once and I'm set to make money from it for life. It is my asset. I own dozens of such assets and they pump money into my bank account on a daily basis.

You need to concentrate on creating assets if you want to succeed financially.

The next reason is the opposite of the above.

YOU HAVE TOO MANY LIABILITES!

Let's borrow the Kiyosaki definitions we used earlier.

Assets put money into your pocket while liabilities take money out of your pocket.

It amazes me how people fail to see the obvious. There is no way one can get ahead financially if your liabilities are more than your assets. It's no rocket science, yet people fail to see it.

If all that comes into your hand in a month is N100k and N110k goes out, you are bound to struggle financially. It does not matter if you earn millions. Once your expenses outweigh your income, you're in financial hot water. That is why we hear stories of athletes that made millions only to lose it all after a few years.

The trouble is that most people close their eyes to this, rather they blame others (the government, the witches in their village) for their financial woes.

I must mention here that there is no way we can do without liabilities. We need cars, mobile phones and other luxuries in life. We can't run away from it. I have liabilities far greater than many people out there. I spend over N30, 000 monthly on my mobile phones. I spend over N5, 000 weekly on fuel for my cars and so on.

We can't do without them. What we can run away form is the volume of liabilities we have. They must not be greater than our assets. Ignore this and you will never be rich even if you win a jackpot of a million dollars.

YOU"RE AFRAID OF SUCCESS

The average Tom next door believes achieving success is a glamorous and exciting venture. At least that is what the media makes it look like.

We hear the grass to grace stories of many people and that makes us dream of becoming successful. But if you look deep, the lives of successful people are not beds of roses. They have gone through a lot of problems, trials and tribulations many of us will cringe at.

So when I say you're afraid of success, it means you're afraid of the problems associated with being successful.

Let's take a look at one of these problems. That problem is criticisms.

I've never come across any successful person that has not being fiercely criticized in his career. A lot of successful people are made to look like the devil in human clothing when they are criticized by self-righteous social critics. Many people are afraid of such criticisms. That is why they will not get up to do the things they believe will make them successful.

They are afraid of scrutiny and criticisms.

I have a friend who had a dream of starting a company that will teach people how to succeed in their business. He had started a few small businesses and he was successful with them.

He believed his experience will help him in his business even though he did not a have university degree. When my friend showed a few friends his business idea, he was ridiculed. He was ridiculed because they believed that since he did not have an MBA, he was not qualified to teach how to do business. That killed my friends dream. I had no doubt in mind that my friend would succeed his idea but he was afraid of criticism. He like me, desired to become a successful publisher (as publishing a success newspaper was part of the plan) but he backed out because of criticisms.

You need to ask yourself, Are you like my friend? Are you afraid of criticisms?

YOU DON'T HAVE ANYONE TO "PUSH" YOU

There is hardly any way one can achieve the millionaire status without having someone to push you towards it. This is simply because when we do things our own, we tend to relax a bit and stay in our comfort zone, hence the need for a push.

Assuming you're a medical doctor, there must have been a stage in life where someone pushed you to trudge on. Maybe your parents or your girlfriend.

Let me tell you a story to illustrate to you how important it is to have people around us to push us.

Once upon a time, there lived a very rich man. He was so rich that he could afford anything he fancied. But the rich man had only one child. A female child. A beautiful one at that. When the rich man's daughter grew up, many suitors came along the way asking for her hand in marriage. That was not a surprise though. She was very young man's dream. Beautiful, rich with the world at her feet.

Because of the number of suitors coming her way, she became confused and spoilt for her choice. Her father agreed to help her.

The rich man sent out a message to all her daughter's suitors informing them to gather at his mansion on a particular date. In the message he said he would carry out a test for all of them and that the winner of the test will become his daughter's husband. Not only that, he would give the lucky man the sum of one million dollars.

On the appointed day, twelve able bodied young men gathered. They were all eager to emerge victorious so they could marry the rich man's daughter

and also pocket \$1million. Then the rich man announced that the test was: all the "contestants" were to swim across his swimming pool and that the first person that comes out at the other end wins the contest. All the men agreed it was an easy test and they got prepared.

Then came the moment. The rich man asked them to get set and dive into the swimming pool at the count of three. Just as he was about to count up to three, two massive crocodiles sprang out from the water. All the men were taken aback. They retreated and slowly, they exchanged glances of fear and depression.

Then the unexpected happened. One of the young man jumped into the pool. Everyone was shocked. He began to swim desperately. One of the crocodiles approached him, he ducked. He swam past the second and he frantically reached the other end of the pool where he was pulled up. The rich man was glad. The girl was jumping for joy. Everyone hailed his bravery.

Congratulations my dear boy, you've just won the hand of my daughter in marriage. The rich man announced to the admiration of everyone. The winner, still panting replied, Sir, I'm no longer interested in marrying your daughter. The rich man was surprised but he calmed down and said, you've been great today and you've also won \$1million and I'm going to write your check right now.

The young man replied again, "Sir, I'm not interested in your daughter, neither am I interested in your money!" The girl was disappointed and the rich man was getting impatient. He then asked the young man, "If you don't want my daughter and my money, what do you want?

The young man said, "I want to know the person that pushed me into the pool"

That means, without being pushed, the guy wouldn't have won the hand of the princess in marriage. The lesson is: surround yourself with people that will push you to great things.

YOU DON'T READ BOOKS!

Have you ever heard the statement "Readers Are Leaders"

The truth is that I have never seen anyone that reads books, especially self-development and books and acts on them that did not succeed financially.

There is no way you will read books in vain. One way or the other, you will achieve financial success if you practice what the books teach.

If you don't know where to get started, do not worry. I'm going to list 10 books you absolutely must read in the next few months. What you will learn in those books will be more valuable to you than a master's degree.

Here is my List:

- 1. How To Succeed In Business By Breaking All The Rules By Dan Kennedy
- 2. Rich Dad, Poor Dad By Robert Kiyosaki
- 3. Rich Dad Cashflow Quadrant By Robert Kiyosaki
- 4. Think Big And Kick Ass By Donald Trump Bill Zanker
- 5. Day Job Killer By Akin Alabi
- 6. How To Make It In Nigeria By Sunny Obazu-Ojeagbase
- 7. Who Wants To Be An Internet Millionaire? By Akin Alabi
- 8. Magic Words That Bring You Riches By Ted Nicholas
- 9. How To Make Millions With Your Ideas By Dan Kennedy
- 10. The Akin Alabi Letter By Akin Alabi

Make sure you read those books as soon as you can you'll thank me I told you about them.

YOU"RE A PESSIMIST!

If you are a pessimist, you will find it difficult and achieving success. If you're always on about why something can't work, then things won't really work for you.

I like this quote...

Optimists are opportunities in problem while pessimists see problems in opportunities.

Are you fond of saying any of these?

"I can't do that"

"You can't do that here"

"You're better off with any job than no job"

"The Nigerian economy is harsh to small business so you can't succeed."

"One can only make money abroad"

"Ideas in foreign books cannot work here."

And so on.

By their words, you shall know pessimists. I won't say too much on this. Check yourself. Are you a pessimist or you a die-hard optimist?

You must be optimistic to achieve financial success. On your way to financial success, you're going to encounter a few setbacks so if you're not possible strong willed, you'll likely quit along the way.

YOU'RE AFRAID OF FAILURE

Earlier, we talked about fear of success. Now, it's time to talk about fear of failure.

Let me be straight with you. If you're afraid of falling, there is a high chance that you will fail eventually.

Let me explain. To achieve success in life and to make a lot of money, you will have to undertake a lot of projects. For instance, if you want to be a top entrepreneur, you will need to start new businesses. There is, however, no guarantee that you will succeed in all the projects you lay by your hands on. When we fail, it is usually not a nice pill to swallow.

The problem with a lot of people is that they FEAR failure too much so they do not do anything to better their lives. They remain in one place. They forget that there is nothing wrong in failing. The wrong thing is not being able to get up and try again.

I like the way Zig Ziglar defined FEAR.

- F False
- E Evidence
- A Appearing
- R Real

Do not be afraid; reach out for all you want to achieve in life. Yes, you will not succeed in all you reach out for, but the success you achieve will outweigh and outshine everything else

YOU"RE WAITING FOR GOD TO MAKE YOU RICH!

I know what's on your mind. You're asking if I don't know that it is God that gives riches. Yes, I know God owns all wealth. What I also believe is that there are wealth principles in place you must follow to access those riches.

A wise man once said that human beings CANNOT do what God can do. Also GOD WILL NOT do what we should do.

There is this story of a very strong Christian that prayed to God all his life that he wanted to win a lottery. He prayed, fasted and read the bible. He did not ask God for any other thing.

Eventually, he died without winning the lottery. He went to God and asked him why he did not answer his prayers. God replied him and said: "My son, you would have made my job easier if you had bought a ticket"

He did not buy a ticket but he wanted to win the lottery.

I look at lots of Christian today praying in churches to become wealthy. Once the service is over, they go back to their old ways of doing things that made them poor in the first place. God will not make you rich if you do not do the things you have to do. When I listen to some pastor's talk about money and getting rich, I shudder and pity those that actually listen to them.

I'm sure you have heard something along this line "To succeed financially, you have to know God" (that means you need to be born again).

That's a big lie!

Take a look at the list of billionaires on the Forbes list. How many of them are "born again"? The truth is that you can be an "unbeliever" and still get rich. Don't allow my pastor to "pump you up" unnecessarily. To achieve wealth, all we need to do is to follow time tested principles that successful people have followed.

I'm not saying you should not get "born again" How can I say such a thing? I believe the Bible very much. Get "born again" so you can "enter heaven" and not because you want to get rich.

YOU'RE NOT READY TO PAY THE PRICE!

I'm sure we've all heard the statement "You Cannot Eat Your Cake And Have It" You have to choose one. It's either you eat it, or you still have/keep it. You can't do the two.

Many people don't believe this. They want to lay around all day and yet they want to achieve success.

A wise man one said, "To be successful, you need only to do 2 things. One is to determine what you want, the other is to find out the price you need to pay to achieve it and then get busy paying that price

Let me give you a personal example. I wanted to become successful internet marketer. I then found out that for me to achieve it, I had to learn how to do it. I identified a quality 5 day seminar that can help me. I was a youth corper then and I was working in Ibadan. I had to lie to my boss that I had a 5 day exam in Lagos.

I would then get up in the morning, tell my parents I was going to work, head to the park and I'll take a bus to Lagos. I did that for 5 days. Can you imagine the risk? I did not mention that I had to borrow the money. Today, I make a lot of money online.

See? You have to pay the price if you truly want to succeed in life.

YOU'RE A PROCASTINATOR!

It's difficult for procrastinator to become rich.

The reason is because they tend to put away the things they should do right away till later and I'm sure you know that doing things later is not the way to get rich. Successful people are action takers. They like to do things right away. There is no need waiting any extra second.

Procrastinators love putting things away till later. They love using the word "tomorrow" You'll often hear them say things like...

- "I'll start exercising tomorrow."
- "I'll start reading the book tomorrow."
- "I'll start investing tomorrow"
- "I'll fix this car tomorrow."
- "I'll clean the house tomorrow."

Do you talk this way? Quit talking this way because it can destroy your financial life. The word "tomorrow" is not a good word to use. Do away with it.

You see, tomorrow does not exist! We cannot see it. It exists only in the mind of losers. The word "TODAY" should be your friend... Not tomorrow!

YOU DON'T LIKE SUCCESSFUL PEOPLE!

Are you one of those that like to find faults in successful people? Whenever people mention the names of successful people you always look for a way to bring them down.

If people mention Bill Gates, you'll say he loves monopoly.

If people mention Dele Momodu, you'll say his magazines is just an album glorifying people with money

If people mention Aliko Dangote, you'll say he made money from his connections with the government officials.

Success people look at the positives of successful people so they can be like them. I'm not saying successful people don't have faults or that they have never made mistakes. No. what I'm saying is that their mistakes is not what you should be interested in.

Be interested in their accomplishments!

YOU HAVE AN ENTITLEMENT MENTALITY

From Lagos, to London, to New York and to Baghdad, we have people that feel and believe that they are in their current situation because some people have not done certain things for them. They wait on everyone but themselves to better their finances.

You'll often hear them say things like...

- "I can't do business because the government does not encourage small businesses."
- "I'm not rich because my boss has refused to increase my salary."
- "If my parents were financially strong, I would have been okay."

Like I said, they wait on everyone else to help solve their financial miseries. They believe it's their right to get from their parents, from the government and so on.

In a way, they have a point. If there is an entitlement they should get from somewhere, I have no problem with it if they ask for it. My problem with such people is they rely on so much on such "entitlements" to the extent that they believe they cannot get ahead in life without it.

Are you like this?

If you're like this, you have very little chance of succeeding because whenever you hit a *cul de sac*, you put the blame on everyone else. Successful people don't do things this way. They make themselves responsible for any situation they find themselves in. Be like that.

YOU DON'T HAVE A ROLE MODEL (POSITIVE AND NEGATIVE)

Do you have someone you're looking up to? I mean an achiever you'll like to emulate? Having a positive role model in one's life can be catalyst to succeed as you tend to do things the way these successful people do their things.

If you'll like to be a great publisher, pick role models like Dr Sunny Obazu Ojeagbese, Chief Dele Momodu so you can look up to them.

If you want to be a great pastor, look up to people like pastor Enoch Adeboye and Bishop Oyedepo and do the things they do.

A lot of people go around with attitudes like...

- "I can do it myself."
- "I don't need to look up to a human being."
- "I'm better than everyone."

The fact of the matter is that no matter what you try to achieve, there are some people that have gotten there before you. Identify those people and emulate them.

Negative Role Models

This is the opposite of the above reason. While the above reason talks about finding role models to look up to and to what they do so one can achieve what they have achieved, one should also identify those that have failed in what you want to do.

Find out what they did that made them fail but this time round, do not do those things.

Let's assume you want to become a professional footballer. Identify those that have failed in that field and find out why the person failed.

Probable reasons are:

- He wasn't training regularly.
- He was drinking and partying in excess.
- Maybe he was simply undisciplined

Now that you have identified those things, make sure you don't do them so you do not end up like your negative role models.

YOU ARE LAZY

This sounds obvious but in actual fact, it is not.

When we talk about laziness, most people will immediately think about that person that does not wake up at 6 am or that person that cannot walk a mile in order to save his transport fare.

No. that's not what I'm talking about. The type of laziness I'm talking about is more of mental laziness. I'm talking about people that do the following:

- No Idea as to how they can get out of their present situation.
- Not ready to learn new things.
- Watching too much television
- Engaging in non-profitable discussions and arguments.
- Sitting down doing nothing
- Always hanging out with friends
- Waiting for others to take the lead
- Wants to be catered for all the time.

And so on.

Laziness is a disease. If you don't kick it out of your life, it will devour you.

YOU BLAME EVERYONE BUT YOURSELF

This is common among people. I've been guilty a few times as well. What we do is we find reasons why we're not as financially successful as we wish to be. The reasons are blames we put on people but ourselves.

It's amazing how we don't get responsible for our situations. Granted, there are times when some situations are absolutely beyond our control but the truth of the matter is that everyone has their own problems.

We should focus on situations, on things we CAN control and not situations we CANNOT control. Don't go about brooding over swine flu or control. Don't go about brooding over swine flu or the US invasion of Iraq. You are not in control.

This means that all our business and investment ventures should be directed to where we have control.

It is not a wise move for instance if all your life savings are in a company's shares. You are not in control and anything can happen. If the company goes bust, you will be blaming the economy, the company's MD, the stock market, your stock broker so on.

You won't blame yourself.

Focus on ventures that give you control. That way, you will be responsible for your financial situation.

WAITING FOR "THE PERFECT TIME" TO START

I was watching an educational video by top marketer, Marlon Sanders and he was stressing why one should not wait for everything to be perfect before he or she embarks on whatever he or she wants to do.

I totally agree with this!

You see, a lot of us dream about doing something worthwhile.

We dream about starting a business. We dream about getting more educated than we currently are. We dream of starting to invest in the stock market.

Most people do not achieve what they dream about not because they do not believe in their dreams, but because they were waiting for all lights to be green before they make a move.

Here is another statement that I love: *One average action is better than* 1,000 fantastic intentions.

If you have great intentions to do something and you don't take action, the person with an average intention that took action will be better off than you are. That is why they say the burial ground is the biggest bank of great idea. That means many people go to their graves with great ideas and inventions in them

You don't have to get it perfect at the beginning, just get it going. You'll get it perfect along the way. STOP being a dreamer, just go out there and DO IT.