

## \$1 Million, 10 Years, Zero Excuses



We've gotten some mail regarding our requirement for posting here. Which is a \$1M+ net worth and at least 5 years of front office experience. For some, this seems "impossible". But. The math simply doesn't lie. If you're 27 years old and you've made Vice President in a revenue generating role, you're already making ~\$500K per year (yes we're back to 2006 compensation levels already). In less than 3 years you'd have at least \$600K assuming you saved \$0 during the years you made ~\$200-300K per year. Enough of that. We're going to outline a step by step process for **anyone** to generate \$1M in net worth even if you **don't** want to work on Wall Street. Will it be easy? No. Nothing worth doing ever is.

- 1) Job, Career and Business
- 2) Building Transferable Skills
- 3) The Quick and Dirty \$1M Math
- 4) Targeting and Selling to the Right Market
- 5) The Only Sale That Matters is the One that Converts
- 6) Cruise Control and Real Work Life Balance

### **JOB, CAREER AND BUSINESS**

If you found this blog you're in luck. You can easily tell the difference between a Job, Career and a business as follows: **1) Job:** Trading time for money (Hourly wage or fixed Salary), **2) Career:** trading performance for money (Income is primarily from performance. Delivering results.), **3) Business:** You have created an establishment that will make money while you sleep (product sales, outsourced work flow)

That summarizes every single position in the world. 80%+ of people will not understand the paragraph above ( [luckily our blog is targeted to the 20%](#) ) and they will continue to trade their time for money. This makes it impossible to become rich and around 33-35 years old they become bitter/jaded as they did not hit their goals.

**Job:** A job is only acceptable as a temporary position. You can take a job only under the condition that it is 1) not minimum wage and 2) you can transfer the skills to your future career or business. No exceptions to this rule.

People who are willing to work for free are **begging for help**. In addition? The only person willing to hire free labor does not have the power to afford **quality** paid for labor. How are you going to learn from someone who can't even afford to pay you \$15-20 an hour? You're a human being and deserve to cover your bills even if you are learning for the most part. Besides. If he's willing to pay you? He's thinking of ways to leverage your skills long-term as he finds **what type of intelligence you have** .

To drive the point home. If you're even thinking about taking an unpaid position, we're going to assume you're lazy. Why? If you're actually willing to work hard (60-80 hours a week when you're young)... Then? You would have put in the time to find a position you **would** be paid for! Doesn't get much simpler than that. The only person who is willing to work for free is simply a fool.

Perhaps there is an exception to this rule? We haven't seen it. Maybe if you get to work with Warren Buffet you can go ahead and work for free. But. Working for any large company for free (or even worse a small one) is simply a bad move. Your time is worth at *least* \$15 an hour.

**Career:** **A career is a performance based position** . Do not be fooled by high salaries or high hourly wages. Even if you're making \$100 an hour that is only \$200K per year. The Company will do everything in its power to prevent you from making more money than that.

The deadliest company trick in the book is paying someone **more than they are worth** in the early years (22-27 years old). Then... proceed to pay them **less than they are worth** as they remain at the Company. This is a classic move done in high salaried positions such as consulting. Dangle the carrot of making partner, burn them in their early thirties. One out of ~40 make the partner jump and get that equity. You see this trick time and time again in many industries.

Reiteration: *A career is a performance based position.*

Many careers (pure sales in particular) provide extremely **low** salaries with large performance upside. Think 30/70 split where 30% of your compensation comes from salary and 70% comes from performance fees on a quarterly, semi-annual or annual basis. Absorb the pain. The beauty of a sales role is that the skills are transferable into **any**

industry! If you are good at sales you will always have income. If you can convince someone to fork over \$50K for an enterprise B2B product, you're going to have no problem selling cars if you hit a rough patch in your life.

The second variation of performance is **equity**. This is where the engineers come into play, not the ones who work solely for a capped salary. Equity is just a cute word for ownership. You are in a performance based position because your net worth is directly tied to the valuation of the Company you work for. If you can expand the Net Income line by \$100K... and it obtains a 10x earnings multiple... That's a million bucks. Just make sure you're able to negotiate a fair slug of equity so you get more than \$2 of that \$1M valuation increase.

**Business:** In this situation you leverage all of your skills. Every single talent you have is poured into your business. A business is something that makes money even as you do nothing. Of course if you do nothing for multiple years it will likely die. But. You've created a system that makes money in your sleep.

Etch this quote into your brain: *"You are hardworking or you're smart. You cannot be both."* When you have no skills, you're forced to become hardworking. You're killing yourself day in and day out to learn valuable transferable skills. Eventually, you have learned enough. You jump from working hard to leveraging all of your talents into scaling an actual company/business. At this point, once you're generating meaningful revenue, you're looking to **hire** hardworking people who don't have the skills to start a company **yet**.

This is a huge jump. The building phase takes a lot of effort and once you're generating a meaningful amount of money... you need to be able to **spot** talent. If you can do this, they will help you build a **meaningful business**. After they learn the ropes? They will probably leave to start their own venture. Long-term, you both win.

**In Short:** If you're young, you may need to take a job to build small skill sets to get into the career you are longing for. Once you hit age 22 you should not work in a job ever again. Business or career only. In our opinion, it is best to learn the ropes in a career for at least 3-4 years before starting a business. If you're already running a scalable business, then this entire section could be skipped!

## **BUILDING TRANSFERABLE SKILLS**

Now that you've got the framework... It is time to define what a "transferable skill" is. In short, a transferable skill is an **intangible skill**.

Funny. Many people think that tangible skills are the best but those can be outsourced. We talk about this a lot on the blog. Anyone can learn how to build a financial model. Anyone can learn how to read a graph. Anyone can copy and paste numbers from an SEC filing. Anyone can do basic arithmetic. In short, if it can be learned in less than a month it's **not** a transferable skill.

Transferable skills are any skills that are unique to you. A simple person to person example? A fast twitched athlete would be unique to you. This would directly oppose a slow twitch endurance athlete. Neither is good nor bad. They are simply unique to you and your development of them will determine how good your talents are.

On a more important note, let's focus on transferable skills for money making:

**Sales:** You already knew this one was coming. If you're **good at sales you will always make \$200K+**. Emphasis on good. You sell to people with money (primarily older women worried about their fading looks) or you sell extremely expensive items to wealthy men. That's generally how the market is split up. If you are good at sales you are not selling to your typical middle class man. Why? He is usually a weird **frugal guy** who refuses to buy anything. *\_You sell to either women or you sell to wealthy men\_* who are willing to pay a premium for high quality products/services.

**Networking:** This is somewhat similar to sales. The only difference is that you don't need to transfer a feeling. It is a lot easier than sales. Become a trusted source of good information. Then? Link two people who will **mutually** benefit. You will collect a commission for doing this. Why? It has a lot of value. If you're able to realize that Person A needs Person B's skills... And you're the person who figures it out? That skill cannot be taught. *\_It is valuable and not replicable by a sweatshop in India\_*.

**Production Improvement:** This is **largely** overlooked. Many people say "I can't think of a new idea or product". So what? It doesn't matter. What about improving the actual efficiency of the product or business. This is either on the cost side or on the revenue side of the equation! If you tell a company that you can reduce its costs (Total Cost of Ownership = TCO) by 25% at a cost of just 5%? They are going to hand you money. On the other side... If you can improve their sales funnel that results in a revenue increase of 5-10%? They will pay you a few hundred basis points for that product. *\_You don't need to recreate the wheel. Make the wheel run smoother.\_*

**Basic Maintenance:** The most obvious example would be property management. Creating a quick stream of income in a niche neighborhood and managing properties for wealthy individuals. Once you gain the trust of a few wealthy men? They will refer you to

other wealthy individuals looking for some monthly income. Once you've gotten the tasks down (insurance, good tenant screening, solid marketing of each rental property) it becomes a easy monthly paycheck. Notably, you can do this for many other industries as well. Just look at TaskRabbit as an example of outsourced services for menial needs.

**Continuity:** Ah yes, the holy grail. You affiliate marketers who keep visiting the site from StackThatMoney are all nodding in agreement. You're able to private label your product and you've set up a monthly rebill. All your income comes from the re-bill and gaining the customer is the real headache. The manufacturing of the product is meaningless since anyone can set up the infrastructure in China (even an imbecile can do this!). The real skill is getting the quality up, getting the sale up and making sure other people don't try to steal all of your market share.

The best example is one everyone knows of... NetFlix. Probably the best re-bill on the planet.

**In Short:** We don't know what you're good at. Maybe you're better at creating the product. Maybe you're better at selling. Maybe you're better at improving efficiency. We simply don't know. What we do know however, is that you need to find your niche skills and begin leveraging them. Time is not on your side and if you waste it trying to target meaningless niches you're going to go belly up in a hurry.

## THE QUICK AND DIRTY \$1M MATH

Many people skipped the first two sections and jumped here. A million bucks in 10 years is not that difficult. We would wager that you'll clear this figure in 7-8 years instead of 10.

" Can't be too upset as I've made it many times over already based on your benchmark of 1 mil by 30, but had to stop for a moment to think about how much more could have been achieved if I had read this post 10 years ago " - Stealthy1Percenter

Before we simply brush off this number as easily obtainable we're going to outline the requirements here. Assuming you start at \$0.

1) Give up three years and you will be free; 2) You will not work less than 70 hours a week for the **first** 3 years; 3) You will have two forms of income by year 5-6 at minimum; 4) You will not waste your time fixing weaknesses and will focus on your strengths; 5) You will not try to regurgitate another product unless it is **the only** product and you will take second place (Pepsi vs Coke as an example)

If you break one of these rules you're unlikely going to succeed. We're not too worried

about your spending habits or your current skills because it is incredibly easy to make \$100K a year if you work 70 hours a week for three years. After year three you will be efficient and you won't crack more than 50-60 hours a week unless you made bad decisions. Besides. To make \$100K a year you only need to make ~\$27 an hour. A typical career will pay you north of \$100K out the gate if you're in a major city. If not? Well follow the path below anyway:

**Year 1:** As stated above. Your first three years are going to be dreadful. You will encounter many battles with self doubt. You will fail many times over and over and over again. You will work hard. By the end of year one you will realize that the only people who watch **motivational videos are for weak people**. You will fade into the abyss as you are forced to drop contact with many people due to your rigorous work schedule. In year one here is your goal. **Find your talent.** Only in year one are you allowed to work a "job". You will likely work **two** jobs if you haven't found a career yet. You work in one that is focused on Intent (sales, people connection) and you will work in another focused on Synthesis (networking, efficiency). Once you find out which one you're good at, you jump into that career. **Net Income: \$80-100K. Net Worth ~\$40K.**

**Note: Numerics is left off. If you are good at numerics you don't need to find where your talents lie**

**Year 2:** You are now in a performance based position. It does not matter which type of performance you choose. You are simply leveraging **your** talents. Do not listen to what other people are "telling you to do" you're following **your** talents. Why? **The masses don't know anything anyway!** By year 2 you must have a career at **minimum**. If you're extremely talented go ahead and jump into business. But. Generally, you're going to spend a couple years in the career zone. You work on your business ideas on the side. Finally, if you're only working 50 hours a week, find a side job for another 20 hours. Don't settle and break the rules. **Expected Income: \$120-140K. Net Worth ~ \$80-100K.**

**Year 3:** The last two years have been awful. You feel like you haven't accomplished much but in reality you have. Your skill set is currently being honed and you've got some money in the bank to show for it (likely near \$100K). For some, you're going to spend more time on a side business (section 2 on using your transferable skills) while others still need a bit more time in their career. This is typically a dark and boring year but you're much more efficient. 70 hours are clipped and you're only up about 10%. **Expected Income: \$135-155K. Net Worth ~\$150K.**

**Year 4:** By now you know what you're doing. You have at least one idea for a business that

is based on your transferable skills: Sales, Networking, Production Improvement, Basic Maintenance and Continuity. In an ideal world everyone hits the continuity button! That said, you're now going to focus about 45 hours into your career and that remaining time is going to be spent on your side business idea. You're going to see a minimal increase in earnings for the year and build up a brand/reputation. **Expected Income: 150-170K. Net worth ~\$225K.**

**Year 5:** This is typically a banner year for those in a serious career. Around year 5 you're finally generating real revenue for a firm. You are also hitting your stride in efficiency. If you're still working 60+ hours a week then you're either a poor employee or you are not well **positioned politically** within the firm. When you make the leap on Wall Street this usually means a 50% move in compensation. If not? Well you're still in the low 2s range. Since we don't know a person's specific career path we'll assume another 10-15% move as you're still spending a good 20 hours or so on your side business. **Expected Income: \$170-200K. Net Worth \$310K.**

**Year 6 - 8:** Now we're into the good years. You should be hitting your stride and getting ready to pull the event button soon. If your side business has been growing for about 3 years, this is usually where the traction starts to show up. If you wasted your time trying to copy products or you wasted your time targeting niche fields with no money... You're going to be in pain. Since you're reading this post we assume you didn't make that foolish mistake and you've got traction. Either A) it's now generating a decent amount of money for you ~\$50K or B) you're realizing the growth is outpacing your career income growth! You either quit or gather a team so you can have two forms of income (we suggest gathering a team, but if you're real greedy... quit and go it alone). Your income should continue to go up by about 10% but we'll flat line you at \$200K + \$50K from the side... You're saving \$125K easily. **Expected Income: \$250K. Net Worth: \$685K as of year 8.**

**Year 9 and 10:** Well you've made it already. By giving up three years of your life (pretty meaningless since your early 20s are the most energetic years) you're now a millionaire. You're about 31 years old and you put away another \$250K + market returns on all of your investments. We can squabble all day about how much you will actually have at 30. But. In reality, \$1M by thirty is easily attainable with this game plan. In fact we'd go ahead and say you'll **exceed** this number over the course of a decade. Using Wall Street as an Example by 27 years old you should be at the \$350-500K marker and that alone will push you over the next 3 years. The real smart ones simply build that second form of business income and throw it into the bank. \$50K a year is an easy sum to achieve even if you are lazy and decide to write copy on the side. **Expected Income: \$250K. Net Worth: \$1M+... Call option with an \*event** sale of the company.\*

**In Short:** Now you realize why it is important to put the big blocks up first. If you're trying to catch someone who is already in year 5 of the described plan you will be hurting. Year 1 effort is always significantly harder than year 5 effort from an energy standpoint. In addition, this is a clear step by step year by year outline of how to leverage your skills to make money. Don't bother listening to other people who claim it is not possible because they are not willing to put in the work.

Find that career. Find that side income. Scale. The side income will **more likely than not** be neck and neck with the career income by year 8 on the time-line. Will happily bet money on that one.

## **TARGETING AND SELLING TO THE RIGHT MARKET**

Now that you've got the 10 year **blueprint** let's make sure you don't throw up a huge mistake on the side income piece of the equation. The career debate is already dead as you simply look for performance based income. Anyone arguing for hourly wage nonsense is simply drinking far too much kool-aid.

### **How Do You Find the Right Market?**

**1) The Right Market is Willing to Spend Money:** The word choice here is critical. This is also why we laugh when people try to target middle class men for money. Middle class men are generally cheap guys who are having their money spent by their wives (hint right there). The "right market" is the market that is going to spend the money. Not necessarily the one that is making the money. If your buddy is making \$100K a year but he's the same guy haggling for a \$10 discount for his broken iPhone screen... He's a tough guy to sell to. If your friend is hitting 28 and she's single looking to find her man by maximizing her looks... She'll be easily sold to (okay enough with the hints you already get it)

**2) The Right Market is the Masses or the 1%:** Those are the two segments. Rich men are willing to **pay up** for quality and status. This is why Ferrarri's exist and this is why the largest companies in the world cater to the high end or they cater to your regular Joe Blow (80% of the population).

Generally speaking, a rich guy knows that he gets what he pays for. But. He is also smart. He will research your product and prod with intelligent questions.

Average Joe is the reverse. He is driven by emotion and will buy based on how he feels. If you can make him "Feel good" or make him think something will "easily solve his problems" without doing work... He'll buy. This is exactly why products sold to the masses



come with ridiculously idiotic statements like “guru’s hate him” “this one weird trick” “research science approved” (typically unrelated) so on and so forth. Joe average is going to buy based on feeling. This is why he likes motivational junk, quick fixes, and of course **pain.**

**3) The Right Market is Sold in the Right Way:** As long as your product is legitimate should you care about the sales technique? No. So long as you’re not doing anything illegal it does not matter “how it is sold” the only thing that matters is **if it converts!**

Remember this when you’re starting to sell your product.

*Rich People (top 20%):* If you’re targeting smarter and richer people (this blog) you’re not going to use phrases like “one trick!”, “approved by Kim Kardashian” so on and so forth. You’re going to have to spend a lot of time building a brand before even mentioning products you use. Even then? Simply disclose you make a few bucks off the recommendation.

*Average People (bottom 80%):* Now... If you want to make money faster... You’re targeting Jane regular. Yes we’ve switched to Jane regular for a reason. The number one complaint about women is as follows: “*women are emotional*!”. This is a wet dream. This means they are easy to sell to! If a person’s mood is easily influenced... It means that they are easily convinced to buy!

Take it to the extreme. If you’re trying to sell to a Monk or a girl who is scared of losing her looks... Who’s easier to sell to? The answer is easy. The emotional one. The girl.

Reiteration. So long as your product works and does as advertised, it does not matter how you sold it. An emotional person is **not** going to respond to logic and reason so don’t use it! Type in 8th grade level English and make the sale. There is no value in using “verbose” language. Funny. Even with the word “verbose” in quotes it looks like a junk sentence.

**In Short:** You’re really looking for three things. You’re looking for people who will actually spend money. You’re looking to target a lucrative market. You’re looking to sell “correctly” and the correct sale is an emotional one. This is the topic of the next section.

## **THE ONLY SALE THAT MATTERS IS THE ONE THAT CONVERTS**

The best part about this section is we **can** give you “one quick trick”. **Stop trying to sell with logic. Start selling with emotion.** This is the most mind boggling concept for people who focus primarily on numeric based skill sets. Engineers and Quants in particular attempt to apply logic to humans and it simply doesn’t work. People make their purchasing decisions based on emotion and feelings. This applies to wealthier people as well. The only difference is that the wealthy person **does research** and makes sure he clears enough “utility” from the purchase.

"A person is in *\_Pain\_* or they are seeking *\_Pleasure\_*. Provide a solution to *\_get rid of the pain or provide a solution to obtain pleasure\_*. That is how you sell" - Wall Street Playboys

Generally speaking, pain sells more. Everyone knows this. This is why men who seek money will shell out thousands of dollars for get rich schemes and women who seek beauty will pay top dollar for any physical improvement. That really boils down the two sexes in a single sentence. Men want money to elevate their worth. Women want looks to elevate their worth.

Now that we've given you the "trick" to selling... It is 100% easier said than done. You must communicate at a much lower level to sell to the masses. Do not bother with insane vocabulary. Do not bother with logic. Do not bother with statistics.

The typical phrase is "Keep it Simple Stupid" or (KISS). You can go ahead and remove the first S in that equation when targeting the masses. Keep It Stupid (KIS). If your sales page or advertisement cannot be understood by a 12 year old... It is not a good advertisement. Lets look at some examples:

**Infomercials:** Infomercials are not there for fun. They are spending money on the airtime. Notice... What products are being sold? Primarily: 1) lazy products, 2) depression/insomnia products and 3) alcoholic recovery products.

*Lazy Products:* This makes complete sense. The type of person watching lame infomercials is likely a stay at home mom or a lazy person. They see a "cool gadget" that will save them 5 seconds on dicing tomatoes... This gives them an extra 5 seconds to watch more television! Hooray!

*Depression/Insomnia Products:* This also makes sense. A lot of **late night** infomercials are targeting people with sleeping issues. Someone is up watching TV all night at 2 in the morning. Typically, before these commercials come on, at around 10pm or so they have "dating products" because if you're at home watching TV on a Friday/Saturday night you're likely lonely.

So sign up for eHarmony! Then when the viewer has not taken action and feels depressed at around 1am... Boom! Here are some depression/insomnia medication products!

*Alcoholic Recovery Products:* The last subset is the alcoholic recovery section. A lot of people come back from another depressing night out trying to score at the bar and stumble onto their couch to watch TV. Many of these people have serious alcohol issues and the infomercial is right there to "save them".

**Pleasure Commercials:** This is obvious and you don't even need to read this section. Go watch the commercials for any major sporting event and you'll primarily find beverage and insurance commercials. Alcoholic commercials are clear as day. You're watching a fun event. You want to be entertained. Nothing better than a "cold one" to increase your pleasure.

Alternatively, there is the insurance side. You think this has nothing to do with pleasure? It does. In fact it's **both** pain and pleasure. The other main audience (besides younger people watching for fun) are middle aged people with families. They constantly think of their kids (they probably play the sport as well) so here's a great way to take a hold of your family. Get solid insurance in case anything happens (fear of loss, family combined with pleasure, feeling responsible).

Now if these examples were "obvious" then you're in great shape. It's time to create your own ads! Learn how to write good copy and see how good you are. Be warned. This is easier said than done.

If you've watched ads and wondered "*why in the world is that a popular ad*" you're going to "un-learn" those thoughts! Chances are... if the ad is on prime time television... it is Return on Investment (ROI) positive.

We're not kidding when we say Keep It Stupid instead of Keep It Simple Stupid.

**In Short:** The primary lesson here is the same. It does not matter "how you sell" so long as the product is legitimate. If the best advertising technique was to show overweight people mud wrestling on television... You should do it (note: never works!). The only good advertisement is the one that **converts**.

## **CRUISE CONTROL AND REAL WORK LIFE BALANCE**

Now that you've read this post and everyone who sees this is a millionaire (joke) it's time for a more serious matter. *Real work life balance*.

If you've followed this path and find yourself with a solid 7 figure net worth and multi-six figure income streams you're allowed to find balance. For the vast majority of people, they have not earned this right (yet). They should align their ducks and get to work.

Once you feel comfortable, you should now focus on your health and **the power of 1%**.

**Health:** No lies. During your first 3 years, your health will likely suffer a bit. You're going to

work so hard you will **actually break** at least once. Once you reach this limit you'll know when you've gone too far. After a good 5-6 years of nearing the line but never crossing it... You should now shift your focus to **maximizing** your health. Again and again. While money is immensely important, the reason why you have it is to keep your health! By being rich you're able to eat healthy, get some sun, live without stress and help people who have helped you in the past. The point of getting money is not to buy a Tesla (you can if you'd like) it is to eliminate every negative aspect of your life.

If you hit your first million in your late twenties this may mean working 40 hours a week still. If you hit it when you're in your mid 30s it may mean 25 hours of work per week. We don't know. Just make sure you're maximizing your health because that was the entire point. If you're rich and stressed out/unhealthy you're doing something terribly wrong.

**Make Small Adjustments:** Begin fiddling with your business and your career. Can you give up some of your income stream in exchange for time? How much time will you save? How much will it cost you?

Many people attempt to do everything in a small group of 3-5 people. This works... until? You cross a certain net income level. At that point you have to expand. Do your best to maintain your equity and simply offer a higher salary to the person looking for a job.

The power of 1% is certainly real. Do this five times. **5% of a full week is 8.4 hours.** That is a lot of time! That is literally a full day of work you just avoided. In other words you could spend 8.4 hours at the gym, eating healthy, reading a book and taking your dog for a walk. It really is up to you. But. 8.4 hours is a long period of time to have freed up!

**In Short:** If you've followed the path outlined here, your goal is to *avoid money addiction*. We really need to do a post on this but most wealthy people are **not** addicted to getting the money. **They are addicted to making the money!** It is simply a game they are playing and it is the hardest game in the world (picking up girls gets easy after about 3-4 years). But. Once you're free, you're allowed to strike a balance. Consider your health. Consider your social life and don't fall victim to the money **making** addiction.

## CONCLUDING REMARKS

We've reached the end of the post. It truly is possible for anyone to obtain \$1M in 10 years. Maybe we have too much faith in our readership but who knows.

Below are the bullets:

- 1) A job is a time for money exchange only done to **temporarily** build skills for a future career or business
- 2) Never work for free or for minimum wage
- 3) A career is a performance based income stream and a business makes money while you sleep
- 4) Find transferable skills: Sales, Networking, Efficiency, Maintenance, Continuity
- 5) Simplistically, if you can average ~\$200K+ a year over a decade starting at \$100K and scaling to \$300K+ you will easily become a millionaire if you want. You won't have time to blow through all the money anyway
- 6) Again and again, frugality is a joke. If you're busy earning? The saving part takes care of itself. You don't get rich if you don't invest in your skills. Example: "research ways to save \$5" vs. "spend same amount of time making \$25". Option one leads to \$5... Option 2 leads to \$30 with the same time spent!
- 7) Target the right market. Either emotional people in the 80% or wealthy people in the top 1-20%.
- 8) Sell with emotion not logic. Logic does not work.
- 9) Pain sells much better than pleasure. Particularly if you can target an insecurity.
- 10) If your product is legitimate, how you sell it is irrelevant. The only thing that matters is if it **converts**
- 11) Creating good ads/copy is **NOT** easy. Particularly if you're a logical person. You're going to have to dumb down your writing and intellect to an 8th grade level at \*maximum
- 12) You didn't get rich to be an unhealthy fat person. Your health is number one. Your money can also help your friends and family who were there for you when you needed them during the dreadful "down" years.