

SKIP COLLEGE: **Go into business** **for yourself**



J. J. Luna

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Now out of print.

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*To Isabelita Coello, who quit school at age 14
and by persistence alone rose to become one of
the finest wedding photographers in all Spain.*

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Chapter 1.

A college diploma is not what it used to be

*“My aim is to agitate and disturb people.
I’m not selling bread, I’m selling yeast.”
—Miguel de Unamuno*

For the majority of today’s high school graduates, going on to college is an unjustifiable waste of time and money. Even more serious are the consequences that come from homesickness, relationship breakups, student loans, unaffordable housing, credit card debt, the feelings of social inadequacy, the pressure to get good grades, and (for women) the fear of sexual assault. An increasing number of young men and women who end up with severe emotional problems seek relief in all the wrong places—binge drinking, drugs, sex, or suicide.

Researchers from Kansas State University kept track of 13,257 students from 1989 to 2001 and came up with this report: “Students experience more stress, more anxiety and more depression than a decade ago. Some of these increases were dramatic. The number of students seen each year with depression doubled, while the number of suicidal students tripled and the number of students seen after a sexual assault quadrupled.”

According to a 2004 survey of 47,202 students by the American College Health Association, more than 40 percent of U.S. students become so depressed during their four years in college that they have trouble functioning, while 15 percent suffer clinical depression. One in every ten college students seriously considers suicide, and, on the average, 1,100 students succeed in killing themselves every year. Suicide is now the second-leading cause of death for college students, right behind accidents.

And all for what? For money and prestige? Here’s a quote from someone who has more than enough of both:

*“I think everybody should get rich and famous and do everything
they ever dreamed of so they can see that it’s not the answer.”
—Actor Jim Carrey*

But college graduates make more money, don't they?

Oh, boy, how often I've heard this misleading claim! It is based on the premise that you will spend your entire life working for others where a diploma will impress or even be required by your employers. True, college may train you to be a good employee, but wouldn't you rather be a leader, an adventurer, an entrepreneur, or the captain of your own ship?

Four of the five richest persons in America are college dropouts: Bill Gates, Paul Allen, Michael Dell, and Larry Ellison. In my own case, by dropping out of the University of Minnesota at the start of my senior year, I was able to retire (briefly) and move to the Canary Islands at the age of 31. However, I could have dropped out of the rat race years earlier if—like Michael Dell—I'd have hit the road after a single semester.

Sixty years ago, when seeking employment, a college diploma was often a help because diplomas were relatively scarce. The few of us who went on to college were often employed at the same time because student loans were unavailable, and few parents had the wherewithal to support a child through four or more years of so-called higher education. Thus it was that when students did graduate, they hit the streets debt-free. Compare that with today's graduates, many of whom may never find employment in the field they've chosen. Ten years later they may still be paying off student loans.

But what about teaching, engineering, architecture, medicine, or law?

If you plan to enter one of these fields, then a formal education is virtually mandatory. However, you should know that thousands of doctors, teachers, and especially lawyers leave their chosen professions every year, due to problems in these fields that they failed to foresee as students.

What if my parents insist that I must go on to college?

Show them “An open letter to parents who plan to send their children to college,” in Appendix B. (Don't miss the last part, where two lawyers tell it like it really is!) If they remain unmoved after reading the letter, then direct them to Appendix D: “Time out or burn out for the next generation.”

Here's what this little book is all about

Hundreds of books have been published with lists of businesses than you can start, but that is not the purpose of this book. After all, there are tens of thousands of one-person niche-type businesses, and what one person would love, another would hate. What I *will* tell you, however, is how to search for a niche of your own. Then I'll outline the basic principles that are common to all such

businesses and urge you to keep yours small, simple, and safe. (In the question and answer (Q&A) sections at the end of some chapters, I mention some specific possibilities, but these are merely examples to help you start thinking on your own.)

There are no pie-in-the-sky theories in the pages ahead, no rehash of what others have written, no padding, no fluff. What I have to say is based upon a long lifetime of experience in various fields. Some authors are like a one-trick pony. They made it in just one single field. Others have gotten ahead only by going into massive debt and hiring an increasing number of employees—endeavors that can keep one awake long after the lights have gone out at night.

I've started a dozen successful businesses, and all but one had these common threads:

- An initial investment between zero and \$300
- No money borrowed, ever
- A niche with no direct competition
- Mostly part-time with weekends off
- No partners, no employees
- Interesting, challenging work

Are you qualified to go into business for yourself?

There is no quiz or test in this book as to whether you are suited to work for yourself because I do not consider any of the following to be a requirement.

- *Talent.* To quote our 30th president: “Nothing is more common than unsuccessful men with talent.”
- *Handsome or beautiful.* These unfortunates get the false idea that their good looks will open doors that are closed to others. (Not even Tom Cruise or Angelina Jolie can make it on looks alone.)
- *Raised with riches.* Too often, “rich kid” is just another name for “loser.”
- *Top grades in high school.* Thousands of students with high grade averages are currently working for low wages in menial jobs.
- *Above-average intelligence.* Intelligence alone will get you nowhere. I used to have a good friend whose I.Q. was off the chart, and yet he ended up making some decisions so brainless that they defied all comprehension. Above-average common sense will beat above-average intelligence every time.
- *Free from any handicap.* Utter nonsense, as once illustrated by a cartoon in *The New Yorker*. Two dogs were talking to each other. One was at the keyboard of a computer, saying, “On the Internet, no one knows you’re a dog.” You can weigh 490 pounds and still run a Web site; you can be legally blind and still handle telephone calls; you can be deaf as a post and yet receive and send e-mails; you can be bedridden in your 80s and still write a book. Never in our history have there been such opportunities for the handicapped as there are today.

There is, however, one quality that is absolutely essential. As you go through the chapters, you will come to realize what that quality is, and—fortunately for you—it need not be beyond your grasp. Meanwhile, here are a few of the topics that will be covered in the chapters ahead:

- How and why to work from home
- How to find a niche and aim for the top of the market
- How to keep your business small, simple, and safe
- Surprising benefits from time spent alone to read and meditate
- How to dovetail your new business with the star you choose to steer by

True, the subtitle of this book is *Go Into Business for Yourself*, and yes, we'll get to that soon. However, let's first examine any lingering worries either you or your parents may have about a formal versus a street-smart education. That's the subject of the next chapter. Don't skip it!



Q&A

Although I'm a straight-A student in high school, it's, like, getting more and more miserable to keep this up. Are you telling me that my sacrifices to make valedictorian may not be worthwhile?

—Bonny, 16, Reno, Nevada

If you are determined to press on and go to college, then it may be worthwhile. But if you end up working for yourself, then who cares? (Of course, you could always brag to your friends that you were valedictorian, but do you really think they'd care?)

I hate school with a passion, man. What I do like is music. Anything from country and blues to rock 'n' roll. I've even done some recording for a little Russian band, but I don't see any future in that, and I'm not a very good musician myself, so what can I do?

—Ivan, 17, Seattle, Washington

Here's one idea, assuming you do decide to drop out. Order the very latest books on podcasting from Amazon.com, and study them as if you were cramming for a test. There is a lot of interest these days in podcasting, but there are only a few who qualify as competent consultants. Charge \$35 an hour to start. Once you start to get more business than you want, just raise your hourly rate to whatever the traffic will bear. (I currently pay \$75 an hour to my own podcasting consultant, who lives about 2,500 miles away. We communicate by phone and e-mail.)

What you say about the opportunities for those with disabilities is hard to believe. I have a good friend from Mexico—Marisol—who got married at 17, had a car accident six months later, lost her right arm, has facial scars, is confined to a wheelchair, and thinks her life is over. Her husband is a bum who keeps losing jobs because he drinks, but if Marisol divorces him, who else would want her? Marisol does have a pleasant speaking voice and is bilingual English/Spanish, but I don't see how she can ever work for herself, do you?

—Angelica, 19, Chicago, Illinois

Can you spell “Stephen Hawking”? (<http://www.hawking.org.uk/home/hindex.html>) Hawking has done incredible things with *far* less physical ability than your friend Marisol. There is a tremendous need for qualified persons—especially bilingual!—to answer incoming calls for large firms rather than forcing the caller through a series of buttons. (Note: Many firms which currently outsource incoming calls to a call center in India are receiving so many complaints that they plan to cancel out in the near future and go back to using Americans.)

To get started, have Marisol choose a few fields that she thinks would be of interest to her. For example, she could browse through such categories as upscale restaurants, real estate agencies, auto dealers, accountants, insurance agencies, Internet services, landscaping, or plumbing and electrical contractors. The next step would be to start making phone calls, asking for the owner or manager, and explaining the benefits that would accrue to the business if she were to assist them. To make it an irresistible offer, she might offer to work for free for the first 30, 60, or 90 days, with no obligation to hire her at the end of the trial period.

If the owner does not want a telephone receptionist, then she should go to Plan B: She will make cold calls to former customers, and offer to win them back with a free meal, a discount, or whatever.

If that doesn't work, she can go to Plan C: Ask for a referral to someone who might be interested in having a chat with her. If that doesn't work . . . but you get the idea. The main thing is to maintain a positive attitude and a smile that carries through on the telephone. Tell her not to even *think* about stopping until she has made at least 70 calls, and—trust me on this one—she'll get a nibble long before the 70th call. (Check out the book *What You Say Is What You Get*, by George R. Walther, SFE Pub, 2000.)



Chapter 2.

Formal vs. street-smart education

“The man who does not read good books has no advantage over the man who can’t read them.”

—Mark Twain

“Dear ParentLine,” read a letter printed in the *New Hampshire Union Leader*. “My 14-year-old daughter has the toughest time doing homework. . . . She doesn’t even give the subject matter a chance. She just looks at the first page of a book and says, ‘I can’t get this stuff; it’s stupid.’ Then she locks herself in her room, sulks, and watches TV. . . .”

ParentLine’s answer was right on the mark, especially with this command: “Take the TV out of Tootsie’s bedroom. Period. ParentLine’s weary beyond words of discussing the negative effects of too much TV, whether the thing’s in the living or family room, never mind the kitchen, bathroom and bedroom too.”

“Street-smart”

Although some persons may equate “street-smart” with gangster types or with those who grew up in poverty, that is not how it’s used in this chapter. Here, it describes anyone who lacks a formal education and yet is or becomes savvy in the ways of the world. With this in mind, contrast Tootsie’s attitude with another 14-year-old girl to whom this book is dedicated.

Isabelita Coello

Isabelita was the daughter of a widowed friend of ours in the Canary Islands back in the early 1960s. Isabelita was a slow learner, hated



Some of the overflow from the author’s eclectic library of over a thousand non-fiction books

school, and was about to fail in what would be the equivalent of her freshman year in high school. At the time, I was using a few local girls who posed for pictures that appeared in Germany's prestigious *Photo-Tek* magazine, *U.S. Camera Magazine*, American photography annuals, and international photo contests. Isabelita wanted to drop out of school and work with me as an apprentice photographer. Her eventual goal would be to work behind the camera herself.

I didn't think she had much talent in that direction, but despite what some would consider a handicap—she was only 4' 7" tall—she had a bubbly personality, got along well with older persons, and was unusually photogenic. I had a long talk with her mother, who—considering the present situation to be intolerable—agreed that her daughter could indeed quit school and give photography a serious try.

The difference between Tootsie and Isabelita was this: Tootsie just wanted to drop out of life, whereas Isabelita merely wanted to drop out of the public educational system. She desperately wanted to become a photographer and was willing to do whatever it took. Although her abilities were limited, I let her work as a helper in the darkroom and as an assistant when I was shooting on location at isolated beaches. Later, when I expanded into wedding photography, Isabelita helped carry equipment and held the remote slave units for multiple flashes. Seven years later, when we moved to another island, I still wasn't letting the girl use the cameras because I didn't think she had ever grasped the fundamentals. Undeterred, Isabelita then found a job in the darkroom of a local photo processing company and struggled to learn all the ins and outs of color processing. Over the years, as we moved from one island to another and then eventually back to the United States, we lost track of our little friend.

A few years ago, my wife and I took a sentimental journey back to Tenerife, the island on which we'd lived from 1959 to 1971. There were a number of surprises. The first was that our long-ago friend Meli Rodriguez, who at that time was an illiterate and humble carpenter, had learned to read and write on his own and now—despite never spending a day in school—was the prosperous owner of a huge furniture store.

Another surprise was that some of the photo murals that I'd made and sold nearly 40 years ago were still in place, decorating bars, hotels, and doctors' offices. But the biggest surprise of all was Isabelita.

Although still only 4' 7", she was now the leading top-of-the-line wedding photographer in the entire province of Santa Cruz de Tenerife, even flying from time to time to mainland Spain to honor special requests. For Isabelita Coello, dropping out of school at age 14 was one of the best decisions she and her mother ever made.

Here's another unusual case, one that veered off in a totally different direction.

Tania Aebi

Tania Aebi was an 18-year-old high school dropout, a bicycle messenger in New York City

by day and a Lower East Side barfly by night. She was going nowhere in life until her father gave her a challenge. She could choose either a college education or a 26-foot sloop, but if she chose the sloop, she would have to sail it around the world—alone!

You can read the account of how she managed to sail around the world in two and a half years with only a cat as her companion in her book *Maiden Voyage* (Simon and Schuster, 1989). Said a reviewer with the *Boston Globe*, “Like most first-class yarns of passage-making heroics, Aebi’s story is a much deeper adventure of self-discovery that one finds only when pushing toward one’s limit.” *Maiden Voyage* was published in seven countries, spent three weeks on *The London Times* bestseller list, and was selected in 1998 as a Best Book for Young Adults by the American Library Association.

Kemmons Wilson

In 1913, Kemmons Wilson’s father died. Kemmons, only nine months old at the time, was raised in poverty by his single mother. When he turned 14, he had to drop out of school after being hit by a car. Doctors told him he would never walk again. Although he eventually made a complete recovery and was able to go back to school, his mother then lost her job and could not find another, so Kemmons quit school in order to get a job to support them both.

Jump ahead to 1951. Wilson—now married and with children—went on vacation. He was appalled to discover that not only were the motels and tourist cabins along the road in poor condition, but they charged an extra two dollars for each of his five kids.

“I told my wife,” he said, as related in the book *Unstoppable*, “that I was going to open a motel for families with a brand name people could trust that never charged extra for children.” Although the early years were difficult, he pressed on. Later, he wrote, “You may not have started out life in the best of circumstances. But if you can find a mission in life worth working for and believe in yourself, nothing can stop you from achieving success.” You may not recognize Wilson’s name but you will certainly recognize the name of the motel chain he started: Holiday Inn.

Public education

Author John Taylor Gatto, in the 10th-anniversary edition of his remarkable book *Dumbing Us Down*, says that when compulsory schooling was first proposed in 1850, it was resisted—sometimes with guns—by an estimated 80 percent of the population. Not until 1880 did parents surrender, seeing the militia take charge and march the children off to school under guard. “Schools,” he declares, “are intended to produce human beings whose behavior can be predicted and controlled. . . . Well-schooled people are irrelevant. They can sell films and razor blades, push paper and talk on telephones, or sit mindlessly before a flickering computer terminal, but as human beings, they are useless. Useless to others and useless to themselves.”

The words of a madman? Don't judge Gatto (a respected teacher, by the way!) before you read the book. It opens with four solid pages of recommendations from authorities in the field.

What about the Luna children?

One reason that we left the United States in 1959 was that Spain (including the two Spanish provinces that make up the Canary Islands) was a better place in which to raise children. There were virtually no drugs available anywhere, very little crime, and girls were not allowed (by custom) to date without a chaperon. Sex was for *after* marriage only.

We put the kids in a private German school run by professors from Berlin known for discipline. When school let out, my wife held a class at home for reading and writing the English language. The girls were taught to cook and sew, and our son learned basic carpentry. All three took typing and piano lessons and studied the same book as Abraham Lincoln, who said about this basic text: "I believe the Bible is the best gift God has ever given to man."

Think about it: The children spoke German in school, Spanish in the streets, and were required to switch to English the moment they came home. We encouraged the children to read books on many subjects, and we made this possible by never having a television set in our home. We took trips to other islands, to the Spanish mainland, and eventually to both Europe and America. Although we took the children out of school in their early teens, they have a more rounded education than many we've met who are university graduates.

A few questions you might ask yourself are:

- Could I live without a TV in my room? Or even an Internet connection?
- Could I move to another land, even for a year, and learn a new language?
- When I marry and have children, do I really want to raise them in this amoral, materialistic, crime-infected, drug-drenched society? Or should I start planning even now to check out other countries and/or islands?

The three Rs: reading, reading, and reading

*"When I get a little money, I buy books and
if any is left, I buy food and clothes."*

—*Erasmus*

You are already a reader, or you wouldn't be reading this book, but wouldn't you like to have *more* time to read magazines and books?

For the past 60-plus years, with few exceptions, I've read for an average of two hours every day. My wife discovered that fact long ago. We had just been married the previous day (simple ceremony, economical reception) during a November snowstorm and had passed an unusually memorable evening at the modest Flying Arrow Motel in Miles City, Montana. The following

morning, we trudged through the freshly fallen snow to a small café nearby, slid into a booth, and gave our order to the waitress. As soon as she left, I pulled the current *Reader's Digest* out of my back pocket and started to read.

“Umm, Jack, . . .” said my new bride with a wan smile, “what can *I* read?”

I tore the magazine in two and handed her the last half. That was her introduction to the fact that I am a voracious reader. I'd been reading since I was a kid. I read extra books all through high school, and I currently buy—and read—at least two non-fiction books a week. You, too, can find the time to read once you make up your mind to do so. In fact, if you study a specific subject for two hours a day, within a couple of years, you may well become an expert in that field!

One reason that I have time to read is that I do not follow any sports, seldom watch television, and almost never just sit around doing nothing. I read while waiting for my dentist, and I even read while in the chair during the times when she's not actually working on me. I read while waiting in line at the post office, and I read while walking in a nearby mall on rainy mornings. I read at every meal, during between-meal snacks, and except for the occasional evening of special activity, I read in bed for 45 minutes before turning out the light.

My favorite spot is my private upstairs bathroom. I grab a book from the windowsill, pick up the red ballpoint pen from a holder alongside, and start reading and underlining. Perhaps half an hour goes by, perhaps more. Doesn't matter. It's quiet in there. Quality study time. Whenever I underline an especially pertinent point, I go back to the blank page just inside the cover, and make a note. Examples:

P. 102 - *Ten time-wasters*

P. 160 - *Hobby as a business*

P. 224 - *Story of the janitor at a UK church*

Later, when I wish to review one of the many books I have on any certain subject, I go through the stack, checking on the number of notes I have on each inside front page. The one with the most notes is usually the best one on that subject.

Have you ever read a book from cover to cover, without a single unwanted interruption? Once you read Chapter 9, you may be able to do that, but even now, you *can* create time to read. Unplug the TV. Turn off the computer and the cell phone. Cut out some of your time-wasting activities. Simplify your life.



Q&A

Me and my friends love to learn stuff like this, but we are still in school and have almost NO money to buy books, so what can we do?

—Britney, 16, Blackduck, Minnesota

I happen to know your area and that Blackduck is part of the Kitchigami Regional Library System. They have Robert Ringer's *Million Dollar Habits* as well as George Walther's *What You Say Is What You Get* on cassette tape. In fact, one of the libraries (Cass Lake) even has Grace Llewellyn's *The Teenage Liberation Handbook*. But if a book you seek is not in the KRLS, you can order it via an interlibrary loan from other library systems in the state of Minnesota, or, in fact, anywhere in the country. And if all else fails, order a *used* book from Amazon.com, and share it with your friends. The cost is often less than ten dollars, so if there are five of you, each puts in two bucks. (How much have you spent on makeup so far this year?)

I'm a person who really does not have time to read because I hold down two jobs, both as lifeguards at indoor pools. It's sort of like being a pilot, 99.9 percent boring and 0.1 percent sheer panic. If I pulled out a book and started to read, either of my supervisors would have kittens, so what can I do?

—Dianne, 20, Maidenhead, England

If only all problems were this simple! Get an iPod, download some self-help books, subscribe to podcasts in the same field, and all will be well.



Chapter 3.

What money can—and cannot—do

“Give me neither poverty nor riches.”

—Agur, Proverbs 30:8

Although money can’t buy happiness, the lack of money can absolutely guarantee *unhappiness*, so let’s discuss a remedy.

When I was in my early 20s, I continuously traveled around the state of Montana, selling health and accident insurance to farmers living in the remotest parts of the state. Even though my earnings were slim, I always did my best to carry a portrait of Grover Cleveland in the form of a \$1,000 bill. (Yes, Virginia, \$1,000 bills really did circulate in those days.) This was my rainy-day fund, never to be touched except in an emergency such as sickness or a blown engine on my ’46 Packard. When I did have to break a bill at the bank, I then worked all the harder and spent almost nothing on myself until I could earn at least a William McKinley bill (\$500), and as soon thereafter as possible, I was back to carrying Grover Cleveland.

In 1950, \$1,000 was equivalent to what \$10,000 will buy today, but since the largest bill in circulation since 1969 is the \$100 bill, it would take a hundred such bills to make \$10,000—rather bulky to stuff into your pocket or purse. Furthermore, if the police should catch you these days with \$10,000 in cash, they’d figure you must be dealing drugs, so they’d confiscate your money. One thousand, however, is a reasonable goal, and if you cannot yet put that much together, I urge you not to rest until you get it.

Before the sun rises tomorrow morning, make a vow not to spend anything for nonessentials until you get that backup money put together. No eating out, no buying sodas or beer, no movies, no cable TV, no unnecessary trips around town, no newspapers or magazines, no lattes, no presents for anyone no matter what the occasion, no tithing, no nothing—*nada en absoluto*. Do not tell me it cannot be done, especially if you are living with one or both par-



ents, or can go back to doing so. I know Mexicans working two or three jobs at minimum wage who send \$200 or more to their wives or parents back in Mexico *every month*.

Note: \$1,000 feels a lot better in your pocket than it does in a bank, and \$1,000, in any event, is just a stopgap measure. Once you get a little home-based debt-free business going, your true goal should be a bedrock *minimum* of the value of a 1950 \$1,000 bill, i.e., \$10,000: \$1,000 in cash (divided between your pocket and a secure hiding place at home) and another \$9,000 in the bank. More would be better.

Keep track of your classmates who go on to college

Watch to see how they all turn out. I predict that if you follow five of your friends, at least one of them will end up with one or more of the following:

- Dependent upon drugs or alcohol
- Infected with a sexually transmittable disease
- The parent of a baby born out of wedlock
- The victim of a deep depression, and perhaps an attempt at suicide

At least one will drop out. Another may take more than four years to get a diploma. One or two may end up being in debt until they are nearly 30 years old, and all for what?

More than a few graduates have discovered that a diploma is no guarantee of finding a job. In some cases, it's a detriment, because graduates may be considered "over qualified" for clerking in a store or operating a fork lift truck.

Contrast this with your own situation four years later

"Dime con quién andes," as the saying goes in Spanish, "y te diré quién eres." *Tell me who you pal around with, and I'll tell you who you are.* Fortunately for you, you have not associated with addicts, tramps, binge drinkers and those who party, party, party. Instead, after perhaps a few false starts, you own your own one-person business, wear fine clothes, drive a late model car, and you do not owe a dollar to anyone. Money in the bank. Work that you enjoy, and with a bright future ahead.

Try not to gloat at the next class reunion.

The problem with too much

Possibly, if you are already in college, you've felt the pain that comes from running out of cash and having to borrow from relatives or friends. I have news: The pain of having too much money can be just as bad . . . or worse.

Money is only important until you have enough to cover your needs. From that point on, it becomes less and less important. Beyond a certain point, in fact, there is a law of diminishing returns, which explains why so many rich people are miserable.

Consider *The New York Times* obituary of October 29, 1993, with the headline: “DORIS DUKE, 80, HEIRESS WHOSE GREAT WEALTH COULDN’T BUY HAPPINESS, IS DEAD.” The article said that late one evening in Rome in 1945, Miss Duke, who was then 33 years old, told a friend that her vast fortune was in some ways a barrier to happiness. “All that money is a problem sometimes,” she said. “After I’ve gone out with a man a few times, he starts to tell me how much he loves me. But how can I know if he really means it? How can I ever be sure?” The *Times* noted: “Her words that night showed that her life had been profoundly affected, even scarred, by her wealth.”

Listen to John Paul Getty, once reputed to be the richest man in the world. Two years before his death, a reporter asked him if money had brought him happiness.

“Money,” he answered, “doesn’t necessarily have any connection with happiness. Maybe with unhappiness.”

Actress Jane Fonda was once quoted as saying, “I’ve had my taste of wealth and all the material things. They don’t mean a thing. There’s a psychiatrist that goes with every swimming pool out here, not to mention divorces and children who hate their parents.”

“The show and splendor of great houses, elaborate furnishings, stately halls, oppress me; impose upon me,” wrote American essayist and naturalist John Burroughs a century ago. “They fix the attention on false values, they set up a false standard of beauty; they stand between me and the real feeders of character and thought.”

“Money from heaven”

His name was John Cleveland. When I met him in Missoula, Montana, in 1951, he was a young, married father who was almost starving. He drove a rusting 1946 Chevy, and his best shirt was frayed around the collar. I invited him to join me in selling insurance to farmers on commission. Although John hated sales work, he hated seeing his wife and child go hungry even more, so he joined me on a few trips. One evening, after a good day in the field, we splurged by going to a little backwoods bar near Libby, Montana. After we’d taken a few pulls on our long-necked bottles of beer, I casually asked him what kind of work his father did.

“My father’s the vice president of Philip Morris.”

“Yeah, and my father owns the Minnesota Gophers.”

“No, the old man’s a multi-millionaire. *Really.*” He wasn’t joking.

“He disinherited you?”

“No, no, not at all. There’s a trust fund set up for my sisters and me, although we can’t

touch a penny of it until each of us turns 40.” I learned that the senior Cleveland had started out as a fry cook when he was young, put every spare dollar into the stock market, and rode the boom in the late 1920s. By 1929—the year Jack was born—the man was a millionaire. Then came the crash, and the Clevelands plummeted from very rich to very broke.

“In the 1930s,” he went on, “Dad started over, once again working as a fry cook. Sixteen hours a day, six days a week. By the time I was old enough to remember, we lived in a decent rented house, had a good used car, and had plenty to eat. More than I can say about some of the other kids in school! Dad got into some other businesses—never talked about it much, so I don’t know the details—and then started near the bottom with Philip Morris. He worked his way up to the point where he now owns a yacht, a country estate, takes trips to Europe, the whole shebang.”

“But why doesn’t he give you any money until you’re 40?”

“He said he made it from scratch, not once but twice, and we can do it the same way. Says if we got the money too soon, we’d blow it. And truth to tell, he’s probably right.”

In the years since then, I’ve seen many examples of young people getting a sudden downpour of money. In one case it was the compensation for an accident. In another, the kid won a lottery. For the rest, it was getting an inheritance at either 18 or 21. One kid called it “money from heaven,” but that was before he’d spent the last dollar.

However, note that I am not talking about wealth slowly accumulated through your own efforts, a course that—if handled in moderation—will bring you deep satisfaction. I’m talking about getting a huge sum of money *without having worked for it*. An unexpected windfall is seldom money from heaven.

More likely, it’ll be money from hell.

“Who wants to be a millionaire?”

I was only a “thousandaire” when I retired from the North Dakota sign business, and making millions of dollars has never been a goal in my life. Some years ago, one of my business associates—Spain’s famous modern artist Cesar Manrique—said to me after meeting a rather unpleasant client, “How sad it is to see someone whose only goal in life is making money!” (Cesar had built an exotic home in and under a vast lava field on Spain’s Lanzarote Island for less than \$120,000. Two years later, he received an offer of \$1 million from a U.S. *Fortune 500* company whose directors were determined to buy it for a corporate retreat. He turned the offer down. “I already have all the money I need,” he said, “and I intend to keep on living right where I am.”)

True, I’ve bumbled into being a millionaire in my later years, but this has just been a by-product of working at things I enjoy.

Start out from scratch, and don’t borrow from anyone

If you lived in a third-world country such as Chad, Sudan, or the Cape Verde Islands, money to start a business would be difficult to obtain. But since you live in the United States, Canada, Australia, or Europe, you can earn money even without a job and with little, if any, capital. All it takes is a decent idea and a little nerve—as you will see in the chapter ahead.



Q&A

We have three girls, 14, 16 and 17. Their mother and I naturally want them to get a higher education, but we also wish to keep them away from alcohol, drugs, and things like date rape. We know that normal college is sometimes the same as sending the kids straight to hell, but what about sending them to a Christian college?

—James, 42, Oak Ridge, Tennessee

I have long considered many of the so-called “Christian” colleges to be Christian in name only. However, to get an independent opinion, I checked with a friend who graduated from one of the well-known ones.

“There’s less going on there than in normal universities,” she said, “but don’t kid yourself. If these colleges expelled people for drinking, drugs, or sleeping around, they’d end up with some very small classes. Come to think of it, some of the teachers might end up on the street as well.”

Let’s assume, however, that by some miracle, your girls attend a religious college that is squeaky clean. Will that be the best use of your money and their time? I am absolutely in favor of continuing education; it’s just that I don’t think college may be the best place to get it. Before you make a decision you may later regret, I urge both you and your wife to read this entire book with an open mind, and then have a frank discussion with your daughters as to what constitutes true success in life.

I’m in the midst of my freshman year at UCLA, and I just had a big fight with my mom. I am simply miserable in college. I want to quit and have her give me the rest of the money in my college fund (it’s at least \$120,000!) so I can bail out of this ritzy suburb, move to Montana, and get into some sort of business there where I can work with my hands (I’m an excellent carpenter). But she says I’d just blow it all and then come back home broke. What can I do to convince her that I won’t lose all the money?

—Marc, 19, Palos Verdes, California

I agree with your mother that she should not just give you the money. On the other hand,

when you tell me you want to drop out of college, that's preaching to the choir, so here's my suggestion: With the help of a good attorney (and there are some sharp ones in Palos Verdes!), your mother can put your college money into a Montana limited liability company. With the right operating agreement, you will be able to invest money, but the principal will remain the property of your mother. Here is an over-simplified example:

There is currently some increased interest in oil drilling in northeastern Montana, so you decide to move there and buy an old fixer-upper for, say, \$70,000. You pay cash, but your mother is, in effect, the owner. You take some sort of a day job, and then work on the house and property nights and weekends. Cost of materials come out of the LLC bank account. You live there for two years, and then sell it and receive \$160,000 net, after closing costs. Your base is the original cost plus additional investment—let's say \$20,000. The \$90,000 goes back into the LLC account, but you now have a profit of \$70,000, and since you lived there for two years, the IRS lets you have the profit tax free. (Even if you end up with only half that, how many kids your age can put aside a net savings of \$35,000 in two years? And this is assuming you didn't save a dime from your day job.)



Chapter 4.

How to start out on a shoestring—or less

*“Small opportunities are often the beginning
of great enterprises.” — Demosthenes*

You may remember reading about the European sailing ship that was becalmed for weeks off the coast of Brazil, causing its occupants to run out of fresh water. When they signaled a small Portuguese fishing boat and pantomimed that they were dying of thirst, one of the Portuguese fishermen lowered a bucket into the sea, pulled it up, drank from it, and then motioned that they should do the same. *The water was fresh.* The sailing ship was off the mouth of the Amazon—a river that discharges fresh water more than 100 miles into the Atlantic.

The parallel is that if you presently live in a depressed area where no jobs are available, it may be that money—although not visible to others—is nevertheless available if you know how and where to look.

Before I left home on the morning after graduating from high school, my father gave me two rules for making my way in the world. The first one was, “If you want to make money, go to where the money is circulating.” (The second one was, “Never take a partner.”)

I’d already seen a classic example of the first rule from my mother’s brother. That was when I was in grade school in the 1930s. Frank and Judy Peterson owned their own small country home in a severely depressed area along the northern border of Minnesota. Frank had a home woodworking shop and a talent for making small items out of scraps of wood. There were no jobs available for this limited talent, but Frank wasn’t looking for a job, he was looking for an income.

During the long, dark winter months, with temperatures dropping to -40° and -50°, Frank turned out wooden trains, custom mailboxes, house numbers, knife holders, silhouette wall hangings, jewelry boxes, birdhouses, puzzles for kids, and lawn ornaments of all kinds. His wife painted them as fast as he could produce them, using up five-gallon buckets of enamel paint purchased directly from a wholesaler.

When spring came and the snow thawed, the Petersons packed a covered utility trailer with their products, hooked it up to a Ford V-8, and headed for the rich farming area near the Iowa

border 400 miles to the south. The Depression had not much affected the well-to-do farmers in this area, and so the unique wooden items were quickly sold. From May through September, they made one trip south each month. On the return trip, they loaded their trailer with scrap wood purchased for a song from carpenter and cabinet shops along the way. These five trips netted enough profit to live well all year round at a time when over 30 percent of their county's residents were unemployed.

In many cases today, of course, you need not physically go to where the money is circulating. With the advent of overnight courier services and the Internet, you can reach out across the country or around the world and bring the money back to wherever you live, depressed though the area may be.

In fact, when the time comes to leave home, a depressed area may be the *best* place to move to, given the lower cost of such necessities as apartments and used vehicles.

You need never be unemployed if you work for yourself

The tips and suggestions in the pages to follow are not based on any pie-in-the-sky theories. Rather, they are based upon my own personal experiences over a long lifetime. Some of my successful home-based businesses have been:

- Outdoor signs;
- Short story writer;
- Commercial photo murals;
- High-society wedding albums;
- Unique burglar alarm systems;
- Land development projects overseas;
- Incorporating Europeans in Wyoming;
- Selling privacy reports via mail order;
- Stock signs for bars, caf  s, and auto dealers;
- Advertising specialties for a niche market;
- Self-published travel booklets for tourist areas;
- Fine art figure studies for camera magazines and photography annuals;
- Special reports in such fields as banking, mail drops, self defense, driving skills, and building secret hiding places, all sold via the Internet. (Some will soon be downloadable for MP3 players including iPods.)

“A man at work”

The blind professor at the University of Minnesota perched on the corner of his desk, removed his opaque glasses, and opened our freshman class in economics with these words: “There are only two ways to produce income: a *man* at work or a *dollar* at work.”

That was at a time when it was universally understood that “man” referred to men or women equally. In this book, to avoid the ungainly “he/she” and “him/her,” I use the word “man” in the sense that the professor did. Just keep in mind that this book is written for *you*, whether you are a young man or a young woman.

In my highly subjective opinion, a new business should be started with “a man at work.” Few, if any, dollars should be added, either at the beginning or later. Let your new business be debt-free from the very beginning, and then pay its own way as you expand!

How one business was started for less than a dollar

Late in 1946, I rented a basement bedroom from an elderly widow, a Mrs. Dora Johnson. Her rambling old house, which included a large yard with giant oaks, sat in the shadow of the football stadium in St. Paul. The Minnesota Gophers were on a roll that fall, and the stadium’s few parking lots would fill long before the game began. Gopher fans would then be on the prowl for parking spaces along residential streets for half a mile around.

“Mrs. Johnson,” I said, “before the game tomorrow, can I take down a section of your fence and park cars on your lawn?”

“Goodness gracious, I don’t want you taking down any of my fence, and the cars would hurt the grass.”

“The grass won’t be hurt much in a single day, ma’am, and of course I’d put the fence back just like it was. I’d charge a dollar a car and split the money with you fifty-fifty.”

“*A dollar a car?* Well . . . how many cars could we park here?”

“Twenty, perhaps more. Every time there’s a game, it will be like free money coming in.”

“Land sakes a’goshen!”

I bought a half-pint can of paint for 49 cents, borrowed an old brush from my landlady, and had a section of the fence down before sunrise the next morning. A three-foot-square, hand-painted cardboard sign was nailed to a tree on the far side of the opening, with eight-inch letters painted in fire-engine red:

PARK HERE



\$1.00

“Leave your keys in the ignition,” I said as each car pulled in. “I’ll park it myself and

guard it until you come back.” (Note to Minnesota historians: this marked the first-ever valet parking for the St. Paul stadium.) I fitted the cars in among the oaks as if they were pieces of a jigsaw puzzle. Some were jammed in so tightly that I had to exit through a passenger-side window. Once the yard was filled right out to the sidewalk, I tallied the take on the widow’s kitchen table.

“Twenty-six \$1 bills, Mrs. Johnson, and \$3 in change. Twenty-nine bucks. Your share,” I said, counting it out, “is \$14.50.”

“Why, you *darling* boy!”

We continued our joint venture for the rest of the season, splitting the proceeds each time. Although you young folks may not be impressed, you should know that in the years following World War II, a nickel could buy you a ride across Minneapolis on the streetcar or a juicy hamburger at the White Castle on Washington Avenue S.E. My room rent was just \$3 a week.

Charge 50 percent in advance

In 1958, I started an illuminated Plexiglas sign business in the little one-saloon town of Powers Lake, North Dakota, which was, at that time, 40 miles from the nearest paved road. Although our little rental house had no garage, my friend Eiler Anderson had some available space. He’d just moved his custom combining equipment out of an old barn and into a new steel building, so he offered me the use of the barn at no charge.

The next problem was cash. I was down to less than \$100 after a temporary setback, and I needed at least \$600 to buy materials: a small jigsaw and a second-hand “brake” that would be needed to bend sheet metal. I had an idea, and I drove to Minot, North Dakota, to test it out.

First, I bought a pad of generic order blanks at Olson’s Office Supply. Next, I drove around Minot in search of a building that needed a sign. Thirty minutes later, I stopped in front of a building that was just being completed, and introduced myself to the owner. This was to be the new home of Braasch Plumbing Supplies, and yes, Mr. Braasch was shopping for a sign. I offered to sketch a few ideas. (One of my few talents is a flair for drawing in three dimensions.) At the end of nearly two hours, with wrinkled sheets of paper all over the floor, I came up with a design that Mr. Braasch liked.

“How much?”

“That’s a \$6,000 sign at any sign shop, but I’m just starting out, and I want your business. Four thousand total. Half in advance.”

His \$2,000 check set me up in business.

Avoid this recipe for failure

Although I have no guaranteed recipe for success, I have an excellent one for failure: *Borrow money to start out*. The trouble with that method is that, if the venture fails, you’ll be worse off than before you started!

Seriously, you do not need to borrow money. What you do need is to find or create a unique angle or niche. And you will learn about that in the following chapter.



Q&A

I just lost my part-time job, and I don't have anything saved. How can I make some money right now?

—David, 22, Reno, Nevada

Since I know neither you nor your circumstances, I obviously cannot tell you how to start a specific business, nor can I instill in you the basic requirement: a positive mental attitude. But do start with this assumption (perhaps reinforced by prayer):

The money is there. My assignment is to find it.

The principles are in this chapter, but it is up to you to apply them. Take the example of parking cars on Mrs. Johnson's lawn. I took someone else's asset (her lawn), devised a new use for it (a parking lot), and sold her on the idea (offering her a 50 percent cut). In other words, this was a business based on commission sales. Here are general examples of starting out with zero cash:

Vacuum cleaner repair and sales: Contact an agency such as Kirby or Electrolux. Never mind trying to sell the new ones (they aren't worth the money). Instead, offer to go door to door and either (1) bring in an old machine for repair, or (2) sell them one of the used vacuums that the regular salesmen have taken in on trade. (This idea is based on a personal experience in 1949 with the Perry Long Kirby Co. in Portland, Oregon. The idea worked then, and it will work today.)

House cleaning: Check the Yellow Pages under "Janitorial Service." Call every firm on the list that does not appear to be a franchise. Offer to meet with the owner and to help out with any job, no matter how dirty. If necessary, offer to do the first two jobs for free. Take the negative answers in stride, and keep calling. Within three dozen calls, you will find a taker, and if you do what you say you'll do, the money will follow.

Another dozen-plus ideas: Baby-sitting; dog-walking; on-the-spot car washing. Paint a fence, shovel snow, weed a yard, or wash windows. Sell homemade pastries made by someone else, and split the income 50-50.

Perhaps none of the above suggestions apply to you; that isn't the point. It's to get your brain in gear to find a way to be of help to others. As the famous salesman, author, and motivational speaker Zig Ziglar has been saying for the past 50 years, "You can have everything in life that *you* want if you will just help enough other people get what *they* want."

I know from talking to our neighbors that there is a lack of a good lawn-care service in our

area. However, I need \$300 to buy a second-hand mower, and between me and my mom, all we have is maybe \$30.

— Tom, 20, Ketchikan, Alaska

Remember how I sold my first sign to Braasch Plumbing Supplies in North Dakota by using other people's money (OPM)? Use the same OPM system here:

1. Print up a flier that tells your neighbors that—assuming that *at least ten* are willing to give you a try—you will start a new lawn-care service within the next two weeks. However, the first ten customers who are willing to pay in advance will get the second mowing free. (Some lawns will be larger than others, but assume an average of \$30 per lawn per cutting.)

2. Distribute your fliers all over town, and then call back to check on who is willing to start with your service. Collect the payment for the first cutting; at the same time, reassure your new clients that the next cutting will be free.

3. Once you have the \$300, you are ready to buy the mower and get to work.

Once again, remember that the above is merely an example. (In fact, it is normally not even a niche, but in this case, it is assumed that there is no nearby competition.) Use your imagination. Start up your new one-person enterprise in any number of different fields by using OPM!

Although you say not to borrow money, I need about \$1,500 to get a computer and a printer. Once I have that, I have some things lined up. My brother has some money, and perhaps I could bum the money from him if I really begged and cried. Do you think I should?

—Heather A., Grass Valley, California

It appears you've done some begging before, but beg no more. Show your brother how you plan to make the purchase pay off, and make him a straight business proposition. In return for his \$1,500, you will repay him at the rate of \$100 per month for 20 months, with the first month to start in 90 days. You guarantee to him in writing that if you fall behind in your payments, he can, as his option, take your computer and your printer. You're happy because (a) you got into business and (b) you didn't have to beg. Brother is happy because he made a \$500 profit on a \$1,500 investment.

Note to readers: Yes, I know I say never to borrow money, but this is an exception to the rule. Don't worry about the high price of interest on a personal *short-term* loan. What counts is if you come out well at the end. We recently heard about an old woman named Guadalupe who's a money lender in Oaxaca de Juárez, Mexico. Every Friday, she lends her neighbor María 200 pesos to buy fresh produce from Misteco Indians up in the mountain valleys. María then sells the produce at a good profit at a farmers' market, after which she pays Guadalupe 250 pesos. Talk about a win-win-win situation!

- Indigenous Indians get cash for their home-grown vegetables.
- María gets the capital she needs to run her own little business.
- Guadalupe makes a profit of 50 pesos on every 200-peso transaction.



Chapter 5.

How to find or create your own niche

“I don’t want to be left behind. In fact, I want to be here before the action starts.”

— *The late Kerry Packer, who was Australia’s richest man*

You may not get rich with a niche, but you can fail fast if you attempt to start a business without one. Since 1960, all of my businesses have been in niche markets with virtually no competition.

Definition of a niche

My Compact Oxford English Dictionary says one of the definitions of a niche is “a specialized but profitable corner of the market.” This market niche can be a geographic area, a specialty industry, an ethnic or age group, or any other particular group of people. Sometimes a niche product can be a variation of a common product that is not produced and marketed by the main marketing firms.

The following examples are from three of my own businesses. None of them involved an investment of more than \$200–\$300.

Alarmas Electronicas

Until 1969, there was virtually no crime in the Canary Islands. However, that changed the following year when foreign sailors began to wait until their freighter or tanker was about to depart at some hour such as 3:00 A.M. They would then smash the window of a jewelry store, grab what they could, race back to their ship, and be head-



One of the author’s thousands of photo murals that decorate hotel rooms, professional offices, restaurants, and private homes on the island of Tenerife. The volcanic mountain shown here is El Teide (12,195 ft.). The picture was taken from the floor of the vast crater (7,000 ft.) that surrounds the central peak.

ing out to sea before the crime was even discovered.

Since I'd just sold a photo mural business and was looking for something new, news items about these recent burglaries caught my eye. I checked around. No one in the area—so far—was in the burglar alarm business, so I found and then ordered a \$55 instruction manual from the United States. The moment it arrived, I studied it, underlining the key instructions. Then I ordered a few relays, bells, tapes, control boxes, and magnetic switches from Ademco Inc. in Long Island, New York. The total investment came to perhaps \$300. Once I had the system figured out, I started selling alarm systems to jewelry stores on the two main islands: Tenerife and Gran Canaria.

Although my first alarm systems were simple, it was said that my prices were unusually high (true), but where else could the jewelers go? A costly alarm system was far better than no alarm system at all! Later, when competition began to appear on the horizon, I quickly sold the little business to a British friend. He later sold out to a German group, and the business grew to become what is now called Grupo 4—one of Spain's largest alarm system companies. (Note: When we later moved to the small outer island of Lanzarote, I planned to start a new alarm business there. However, it turned out that there were as yet no burglars on this island, so I had to either import burglars or find some other niche!)

Take note: Alarm systems were only a niche as long as no one else was doing it yet. When competition appeared, I quickly sold out. If you live in a small city, you can do something similar by being the first one to bring in a type of business that is already doing well in larger cities. Or, if you live in a large city, perhaps you could later move to a smaller city—one that does not yet have whatever business you are interested in starting.

Jennifer Basye Sander, in her book *Niche and Grow Rich*, tells the story of a 23-year-old girl in Sacramento, California, who was sick of working in politics and decided to do something else. She recalled that when she lived in San Francisco, she'd purchased a little directory of women-owned businesses in the Bay area. Since no similar directory was available in Sacramento, she produced *The Sacramento Women's Yellow Pages*, and it turned out to be a sales sensation.

Wyoming corporations

When we returned to the United States in 1988 to care for my wife's aging mother, we lived in Nevada for a few years. This was, and is, the home state for a multitude of incorporators who advertise in *USA Today*, *The Wall Street Journal*, and numerous entrepreneurial magazines. I didn't know much about Nevada corporations, but I'd had both a corporation and a limited liability company (LLC) in the Canary Islands, so that was a start. I bought some books, took a lawyer to lunch, and finally spotted a niche.

Not a single Nevada incorporator was going after sales in Europe.

Consequently, I ran a one-inch display ad in the Paris-based *International Herald Tribune*. The headline was **NEVADA CORPORATIONS**, and it was aimed directly at the PT crowd. (“PT” can refer to anything from “Private Travelers” to “Permanent Tourists” and refers to the approximately 500,000 Europeans who live for a few months in one country, then a few months in another, and never settle down long enough to get on any tax rolls. They use a variety of corporations to hold real estate and bank accounts anonymously.)

My ad listed only a fax number. I answered incoming faxes each day beginning at 2 A.M., which was 10 A.M. in the UK and 11 A.M. in continental Europe. The first year was slow. It took that much time for me to build up a reputation for reliability and lightning-fast service. Also, I soon discovered that Wyoming corporations were better suited for Europeans than Nevada was, so I changed the headline on my ads to **WYOMING CORPORATIONS**.

At the end of that year, once it was decided that I was their man in America, the word traveled fast among the PT folks. When the incorporation business took off like a homesick angel, I withdrew my ad from the Paris newspaper and never had to advertise again. By 1994, it was taking up too much of my time, so I sold it to a Bellevue, Washington, entrepreneur for \$500,000 (financed in part by me) and took a year off. The Bellevue buyer—who later moved to a small town in Oregon—works alone in his home office and never runs an ad. He paid me off in five years and is now a millionaire.

Lesson learned: You can find a niche by selling a common product to *uncommon* buyers—in this case, the well-to-do European PT crowd.

The “Personal Privacy Report”

I’ve valued my privacy ever since my early years in Spain, so it was natural to keep an eye out for any books on that subject. However, although many books had been published on keeping a low profile, not one of them had practical and legal solutions to everyday problems. Might there be a niche here? I decided to test the waters.

Between 1997 and 1998, I put together a “Personal Privacy Report.” I printed copies out on my laser printer and assembled each one in a three-ring binder. To sell my reports, I purchased 5,000 names from a mailing list of well-to-do people who had shown an interest in protecting themselves by purchasing a book called *How to Outfox the Foxes* by Larry Williams (CTI Pub., 1991). The first mailing was a test; I sent out 200 signed letters first class, offering a free brochure called “Ten Tips for Personal Privacy.” Nine requests came back, so I started mailing out hundreds of letters offering the free booklet, then thousands.

Each person who answered received the free brochure plus a personal letter and a gilt-edged order blank for the “Personal Privacy Report.” It sold well at \$99, so I upped the price to \$197, then \$297, then \$397, and finally \$497. Sales were steady up to \$297 but dropped sharply at

\$397 and disappeared at \$497. OK, so \$297 would be the fixed price with an offer for money back if not satisfied for the first two years. (The return rate ended up at a mere 2 percent.)

By the time I'd ordered and used the rest of the names on the *How to Outfox the Foxes* list, I'd sold 377 reports, but this was getting to be hard work. Why not just sell it as a book? Finding an agent turned out to be far more difficult than writing the report, but after 10 months and 41 strikeouts, I snagged a New York literary agent. He promptly sold my report to St. Martin's Press, and it was published in hardcover book form in August 2000.

Lesson learned: There is no better way to become known as an expert in any given field than to write a book and have it published.

When *How to Be Invisible* first hit the bookstores, I was interviewed on the *G. Gordon Liddy Show*. The book then jumped to number 37 in Amazon's top bestsellers list and has continued to be their best-selling book in the field of personal privacy to this day. (It was revised in 2004.) The royalties from the book, however, are inconsequential compared to the fact that I am now considered by many to be *the* authority in my field. Thus it is that I can charge hundreds of dollars an hour plus time and expenses as a personal privacy consultant.

You can imitate this success even if you are not a writer. Have someone else help you write it, and then publish the book yourself.

Avoid this common error

"Find a need, and serve it." (Quoted from ISU/Belmont University Business classes, among others.)

Appalling advice!

You can go broke trying to serve a need. What you must do is create a *want*, and serve it. No one on the planet needs a solid gold cigarette lighter, a string of black pearls, or a \$10,000 Merovingian toilet made from hand-carved mahogany and ash, but they continue to sell. At one party, a woman was seen wearing a diamond-encrusted Rolex watch on her left wrist and a cheap Timex with large numbers on the other wrist. When asked about this strange combination, she had the perfect answer:

"The Rolex is for you. The Timex is for me."

Finding or creating a niche is just the first step. The next step is to give serious thought as to how to make the right impression within a few seconds. How you choose to solve this problem can make the difference between failure and success in your prospective business, so do pay close attention when you read Chapter 6.



Q&A

I'm a high school dropout currently working at a local fast-food joint. I want to quit this boring, low-paying, dead-end job, but what can I do? I like to work with my hands, and I can repair anything from an inkjet printer to a riding lawnmower, but I don't know how to start any kind of business.

—Tyler, 17, St. Paul, Minnesota

Keep your job for now, take any overtime that's offered, and save, save, save. Offer your services to repair as many different kinds of things as you can. Even work free, if it will help you learn. Keep looking for a niche, and when you find one, drop everything else and specialize in that. For example, if you happen to do well in getting an old outboard motor running, why not specialize in that field? Trust me on this one—outboards that no longer run can be picked up at yard sales for pennies! Get them going again, shine them up, add a new prop, guarantee your work, and sell them to fishermen, perhaps as backup engines. (A dedicated fisherman will spend his last dollar to get out there on the water when the fish are biting—and sometimes even when they aren't.)

Amigo Jack, I don't know nothing about the kinds of businesses you talk about. I failed my last year of high school, and for the past four years, I've worked in a meat-packing plant. However, now I want to work for myself (most anything as long as it has nothing to do with meat!). I am really good at mechanical stuff, like keeping my high-mileage '86 Chevy pickup running smooth and looking sharp. And guess what? I have saved up nearly 5,000 bucks. How can I use that to help me start up some business?

—Ricardo, 22, Billings, Montana

OK, here's an idea for a niche in auto repair. Specialize in repairing, lowering, and/or pimping up 1980–1995 Chevrolet/GMC pickups. *Nothing else.* To get started, spend a few days going through parking lots for 20 miles around, slipping attractive fliers under the wipers of your target pickups. In fact, since you have some money saved, you might consider buying older pickups, fixing them up, and selling them again—especially to your fellow Hispanics. (Check first with the Montana DMV to find out how often you can do this without being a dealer.)



Chapter 6.

Those vital first three seconds

*“You never get a second chance to make
a first impression.” — Anonymous*

I used to thumb my way across the country and beat the Greyhound bus schedule every time, passing all those scraggly hitchhikers who were stuck in the same place for hours on end. Here was the secret of my success. I was:

1. Standing ramrod straight, right arm out at a downward angle, thumb out.
2. Clean-shaven, short haircut, no sunglasses. Friendly smile.
3. Wearing pressed trousers, a clean white shirt, and a red necktie.
4. Holding a neat leather attaché case in my left hand.

The only reason that drivers picked me up was because they received a favorable impression within the first three seconds. This basic truth carries over into every profession, every business, every relationship. It applies to the quality of your smile, the cut of your hair, the shoes you wear, the words you use, and—if you have a car—how clean you keep it, both inside and out.

A never-ending assignment for homework

One of your main keys to success in any field will be to constantly analyze first impressions by sight, sound, smell, and context. If your impression was good, why was it good? If your impression was bad, why was it bad?

Are you a young man about to meet a blind date for lunch? What if she’s a looker but reeks of cheap perfume? Or are you the young woman he’s meeting for lunch? What if he smells like he hasn’t had a bath in days? In either case, your initial impression comes from a single source: smell. In the case of a hitchhiker, the initial impression also comes from a single source: appearance.

As you watch for good and bad impressions, think how best to imitate the good ones. Make mental notes as to how the bad ones could have been corrected. Here are some ideas to get you started:

- As you drive up to a friend's home for the first time, what is your first overall impression? Does your impression change as you stand before the entrance door? What do you see when you look into the kitchen? How does your friend keep his or her room? What posters are on the walls?
- On your next visit to the dentist or doctor, look around the waiting room. Is it clean and neat with comfortable chairs, live plants, good lighting, and current magazines? What kind of pictures or charts are on the wall? If you were in charge of this waiting room, how would you improve it? (Suggestion: A large aerial photo of the city shows good thinking because those waiting can pass the time trying to locate where they and others live or work.)
- The next time you're in traffic and have stopped for a red light, look around for a van or a pickup with signs on the sides. Is this a vehicle that you would choose if you had that business? Are the signs both attention-getting and easy to read? Is an easy-to-remember Web site prominently listed? (Did a horn just sound behind you? Observe that the traffic light is now green.)
- Keep an eye out for business uniforms—painters, mechanics, maids, waitresses, whatever. Check for color, style, and fit. Is the uniform clean and neat? Does it fit the service?
- Start watching heads when you are out and about. Do you like that young woman's heavy makeup, dyed hair, or her three-inch dangling earrings? How about that fellow with a ponytail? Are you impressed by the triangle of hair under his lower lip? Or his wife-beater* t-shirt? (*Many drunk and disorderly domestic-abuse suspects who get arrested on the TV show *Cops* wear such sleeveless t-shirts.)
- Check out the clothing of persons of your own sex. Imagine yourself dressed the same way, right down to the shoes. If you were in business, would your customers be impressed? If not, what would have to be changed?
- Take another look at your incoming e-mails. *Within six seconds*, which of these names impresses you more: freakybaby@yahoo.com or BrookeBarrington@MontanaTeddyBears.com? Does the subject line match the message? Is there a salutation? All words spelled correctly and in the correct uppercase and lowercase? Would the punctuation pass muster with Lynne Truss, author of *Eats, Shoots & Leaves*?
- We live in an age where almost *any* business needs a Web site. Run a search on Google. Use a key phrase for a field of business that you yourself might wish to enter. If you have a dial-up connection, count the seconds it takes to load the page. How much time goes by before you quit waiting and move on? If the page does come up quickly, is it simple and easy to read, with the key points in boldface? Are the links intuitive, or do you bumble around the site in trial and error?
- Go to a bookstore. Check out a section where—if you became a writer—your book might be shelved. Which book cover jumps out at you, and why?
- On your next trip along a state highway, pay attention to the billboards. Which ones are easiest to read? How many have just seven words or less. (More than seven is often too many.) Look for signs that need paint. Count the number of signs that are just plain *dumb*.

A few examples from my own experience

Introducing myself: When I was selling photo murals and I walked into the office of an architect or a hotel director for the first time, I carried—and then held up—one of my most spectacular seacoast scenes. I let three seconds pass before I spoke.

Important letters: I use an ivory-colored business envelope with seven very old commemorative stamps. (I purchase these from a stamp dealer at 10 percent *below* face value.) I’ve been told more than once that these envelopes get opened first.

Legal documents: When law firms prepare Articles of Incorporation, they just use lined or plain paper. However, the first thing my European clients saw when they opened the FedEx envelopes I sent were the Wyoming Articles of Incorporation printed on heavy all-cotton bond paper with an engraved blue border and a



The first objective in sending a letter to anyone who does not know you is to make sure that the envelope is opened. Envelopes such as the one above are always opened!

gold seal at the bottom, embossed with the name of the incorporator. They got the impression of *first class* within three seconds!

Picking up prospective clients: When I had rural home sites for sale on Lanzarote Island, tourists on vacation would see my displays in one of the hotels and then call me. When I showed up at the hotel, the first thing they saw was a squeaky-clean late-model Jaguar. (When starting out, if a similar situation arises, perhaps you can borrow a relative’s car. Or, rent a Lincoln Town Car for a day from Enterprise. It’s not all that expensive.)

The first impression is not enough

What the first impression does is buy you time to show your product or describe your service. Even if your prospective client is impressed, the question in his mind will be, “Can I trust what this kid says about the product, or about the services?”

Your goal will be to build a reputation that, young as you are, you conduct yourself as a professional. Not most of the time, but *every* time. No exceptions, ever.

Hard to do? *Of course*, but that works to your advantage. If you can pull it off, you will stand head and shoulders above almost all others. Word-of-mouth alone may then bring in all the business you can handle!

So then, friends, the next chapter will teach you how to conduct your business like a pro.



Q&A

My mom runs a bed and breakfast inn, and I help out after school. How can we make a good impression in just the first few seconds?

—Dianne, 16, Victoria, British Columbia

1. If you have a web site (and you should), make it easy to load and have a clean, simple look to the home page.
2. As for e-mail, never use anything tacky such as Hotmail, Yahoo, or AOL. Get your own domain name, something inviting, like “WildernessInn.org,” “Secret-Valley.net,” or “Cottage-by-the-Sea.com.” And don’t use “info” or “sales”; use first names. In your case, perhaps: Dianne@BandB-Victoria-Gardens.com.
3. Make sure that your sign in front is attractive and friendly. (If it isn’t, get a new sign). Plant flowers at the base.
4. Take a really good look at the front door. It must be spotless. (*Bad example:* We have some well-to-do neighbors living in a beautiful home with landscaped grounds, but they are somehow blind when it comes to the front door. The paint is scratched from the dog, the bottom is marked from pushing the door open with rubber-soled shoes, and there are smudges from kids’ hands.)

I am about to start a new local web-based business aimed primarily at others of my age group who are between jobs and are free to take on a temporary job anywhere in the state. To get started, I’d like to dress up a new van with colorful signs and then drive around Bismarck one weekend, Devil’s Lake the next, etc. for six weeks. However, my present van is a 1986 Aerostar that runs good but needs paint and body work. I could trade it in for a newer van, but once I quit advertising, I will have no need of a newer vehicle, so could you suggest some other way to get the word out?

—Conrad, 20, Watford City, North Dakota

Your idea of driving around in a van with attractive signs on it is a good one. Why not rent a new van from a car rental agency, and get in on the low weekend rates? Have some eye-catching magnetic signs made up, and put them on the back and sides once you are away from the rental agency. Take them off, of course, before you return the van on Monday morning. Keep the signs as simple as possible, with no letters less than two inches tall. Here’s an example of how you might word them:

**YOUNG AND SINGLE?
NEED TEMP WORK?
www.dakota-singles.com**



Chapter 7.

How to do business like a pro

“Let your ‘Yes’ mean ‘Yes,’ and your ‘No’ mean ‘No.’”
—Matthew 5:37

Although some of you may have heard this story about the contractor’s advice to his son, others may have missed it, so I include it here.

“Son,” says the father, “when you start your own business, I want you to follow two rules. The first one is, when you set a date for completion, you must honor that date. It doesn’t matter if a storm comes through, or if the workers strike, or if you break a leg, or if the country goes to war. Complete the job on schedule, even if it takes you into bankruptcy.”

“Yes, Father. And the second rule?”

“Never set a date.”

I think I met that son when our last house was built. The general contractor told us that we would probably move in by the end of the year. Then he said February. Then April. The actual completion date turned out to be June. Now, the contractor was an honest man. He had some good ideas for changes as we went along. His price was reasonable. In fact, everything was fine except for the finishing date, but because of this, I hesitate to recommend him to others.

Suppose, on the other hand, that the contractor had given us a completion date of July of the following year. Then, when we moved in a month early, we’d have been happy campers.

Set a date, but set it late

With one exception, I have always met, and often beat, my promised deadlines. The secret is simple. I set a date *beyond* the expected completion date. If the customer doesn’t agree to that, I turn down the business.

A young woman in Ohio, Kitty McMenemy, takes orders for the New Mexico limited liability companies (LLCs) that I recommend for hiding ownership of vehicles and real estate.

New customers often request “fast service,” but her order blanks clearly state that the average turnaround time for the legal documents is up to five weeks. She follows my instructions to turn down any order where the customer wants the documents sooner.

In actual practice, the law in New Mexico states that LLCs must be filed and sent back to the organizer within 15 business days. Sometimes they do it in a week, sometimes they use the entire time allotted, and once in awhile—*law or no law*—they take 20 business days (about 25 calendar days). But the customer always gets his documents within five weeks, and most of the time in less. Result? Contented clients who recommend her services to their friends.

Tell the truth: No spin, no exaggeration

In the Canary Islands, as well as in Malaga and Barcelona, the major bazaars that sell imported luxury goods are run by immigrants from India. They all know one another because they’ve all come from the same small area of their mother country and, in fact, many are related. They all lie. The locals know that and learn to live with it, but they never like it. One of my acquaintances in Santa Cruz de Tenerife was Kishu Mahtani, who owned and ran Bazaar Kishu near Plaza de España back in the 1970s. I used to urge him to tell the truth to his customers, but his answer was, “We don’t just lie to the customers, we lie to *each other*. If I didn’t do whatever the others do, I’d go broke in a week!”

Some years later, a friend in Barcelona told me about an owner of a bazaar in that city who decided to tell the truth. The only reason he did so was that he had become disgusted with his own religion and had started to study the Bible with my friend. It soon became obvious that if he were to progress, the lying had to stop, even if it meant the end of his business. And yes, in the beginning, there was a drop in sales. But slowly, steadily, the word spread among the locals that the bazaar on so-and-so street was the place to go because it was run by an “honest Indian!” In less than a year, his business nearly doubled.

I run my little businesses by telling the truth, and I urge you to do the same. You may lose some sales, especially in the beginning, but in the long run, honesty is not only the best way, it is the *only* way.

The difference between an amateur and a pro

An amateur usually completes the job as promised and on time. The professional *always* does so. Whichever field you enter, plan beforehand on what your backup plan will be when an emergency arises because—trust me on this one!—*an emergency will eventually arise*.

Photography. When I worked as a wedding photographer for high society in the Canary Islands, I did something that no other photographer did: I taught a local teenager, Nancy Hernandez,

to work along with me and shoot the same pictures I was shooting, but from the opposite side of the altar. I furnished her with a camera and flash units identical to my own. Back in the darkroom, I first developed my own films so that if an error was made in processing, I had her rolls of film as backup.

On one memorable occasion, I was shooting the wedding of a small-town mayor's daughter in the elegant 15th-century cathedral up in the old island capital of La Laguna. When the time came for the groom to slip the ring on the finger of his bride, which is the crowning moment in any Spanish wedding, I don't know what happened—if the shutter malfunctioned or the flash failed or what—but *I missed the picture*. I shot a pained look at Nancy, who responded with a wink, a nod, and a smile that said *I got it*. I delivered a professionally done album to my clients, and they recommended me to their friends.

Consulting. Although emergencies seldom arise, occasionally a client will need some advice and will send me an urgent e-mail, expecting a very fast answer. Therefore, even though I am traveling, I am always able to respond. Suppose, however, that the computer I use for e-mail broke down. No problem, because I travel with *two* laptops: a Sony Vaio and a Thinkpad. Both have long-life batteries, and both are equipped for wireless.



According to the author, a true professional never fails to get the job done because he keeps duplicate equipment as a backup. When Luna travels, therefore, he carries two laptops in case one should fail.

Learn from a bad example. For a commercial example of an amateur operation, take any McDonald's franchise. They may be professionals in every other way, but they are amateurs when it comes to selling ice cream cones. Without exaggeration, I have patiently edged along various drive-thru lines more than 30 times to get an ice cream cone, only to learn that no cones are available. Here are some of the pathetic excuses:

- The machine is broken.
- We forgot to turn the machine on.
- The machine is down for cleaning. (This is often on Monday morning.)
- The ice cream is too soft. (This happens when they make many cones in a short time.)

One solution would be to have a sign prepared in advance that says, "Sorry, no ice cream at this time," and stick it up where it would be seen *before* one entered the drive-thru lane and got locked in. A better solution, however, would be to require two ice cream machines in every franchise, no exceptions. (Are you listening, McDonald's?)

When necessary, a true pro goes straight to the top

Although this would seem to be common sense, experience has shown that it is not as common as it should be, so I include two examples of how this works.

Photography. Within a year after starting to specialize in weddings, I began getting the majority of weddings in high society. This did not go unnoticed by the local photographers. They waited until I was shooting a spectacular wedding in the Church of the Conception—twin brides were marrying two brothers—and then made their move. At the moment that the two couples stepped up to the altar, the police dashed into the church from a side entrance and arrested me in front of the entire congregation! As they led me down the aisle, the local photographers took over my job.

At the police station, I learned that the charge was "running a business without a license." (The locals assumed that since I was a foreigner, I was no doubt working illegally.) Surprise! I not only had my permanent residence in order, along with a license to work in the province, I even had a Santa Cruz *city* license. Not even the locals had bothered to obtain that one since it was quite expensive!

That got me back on the street, but the problem with the local photographers remained, so it was time to go to the top. In 1963, the "top" was not the chief of police, the mayor, or even the governor general of the islands. It was the Catholic bishop. Talk about Daniel going into the lion's den! I was one of the bishop's arch enemies (along with my good friend Antonio Rodriguez

from northern Spain) because we were secretly conducting Bible-study meetings in both private homes and in large gatherings deep in the heart of the island's mountain forests. The bishop knew *something* was going on and had ordered the secret police to find out who was behind this and put a stop to it. In fact, an alert had just gone out on the island radio to beware of a "foreigner known as Ricardo."

However, since the bishop had no way of knowing that "Ricardo" was me, I took Nancy Hernandez with me and went to see him to resolve the problem with the local photographers. When we entered his ornate office in Las Laguna, he extended his hand with the palm down, displaying a large ring on one of his fingers, but I reached around and shook his hand. (Nancy later told me that he expected me to kneel and kiss the ring. In this case, ignorance was bliss.) I explained my recent arrest, the results that had followed, and that, like everyone else on the island, I had a family to feed. He nodded and said he would send down word to allow me to "*trabajar como Dios manda*" (work as God commands). When we stood up to leave, he smiled and offered me his hand in the normal way.

As bishops go, this was one of the good guys. Never again did I have a problem with the local photographers.

Incorporating. Before I started forming corporations in Wyoming, I called the state capital in Cheyenne and asked to be put through to Kathy Karpan, the Secretary of State. (This approach works better in small-population states, of course, than it would in New York or California.) When someone named Margy White took the call, I explained that before I started sending them an unusually large amount of business, I'd like to take the Secretary of State out to lunch.

"It's election time," she said, "and Kathy is out on the campaign trail. But I'm the Deputy Secretary of State, in charge while she's away, so will I do?"

I was on the plane to Cheyenne the next day. Margy brought another woman with her—the head of corporations—and we had a memorable meal at Little America. From that moment on, if any problem came up or some favor was needed, all I had to do was call Margy. No other incorporator had this edge.

Don't start your business yet

Even though you've already picked a niche, planned your first impression, and have vowed to conduct yourself as a pro, your ship is not yet ready for the open sea. A trap awaits the unwary. To avoid it, you must bone up—and follow—the principle contained in Occam's Razor. Read all about it in the following chapter.



Q&A

Despite my young age, I am a licensed diesel mechanic and a heck of a troubleshooter (including electrics). My plan is to eventually quit my job with a big RV dealer here and work out of Whitehorse [Yukon Territory] as a trouble shooter specializing in motorhomes. I hope to cover the Alaska Highway from Fort Nelson, BC, to the Alaska border. My niche will be to answer any call for help within 30 minutes, and, if not already on a job, head out at top speed no matter what the hour, the day, or the weather. However, there are long stretches of the Alcan Highway with no cell phone service, so when I am on the road, I will miss calls part of the time. Is there any other way I can still keep in touch?

—John, 23, Edmonton, Alberta

Search for a woman in Whitehorse who is always at home: retired, handicapped, or whatever. (Women are better at this than men.) Pay her for each service call where she is able to get through to you. Hers will be the number you will give out on your business cards, invoices, fliers, and so on. When a call comes in, she first tries your cell phone. If that doesn't work, have a 2-way short-wave radio system set up so she can contact you that way. Failing all else, she will call you on your *satellite* phone.

Don't tell me you will not be able to afford it. Set your prices accordingly, and make your radio and sat phone combination a feature that will brand you as a true professional. Come up with some slogan similar to the one Domino's Pizza used with such success from 1984 to 1986:

**Your call answered within 30 minutes, or
it's free beer at the White Horse Tavern!**



Chapter 8.

Follow the rule of “Occam’s razor”

*“Thus happiness depends, as Nature shows,
Less on exterior things than most suppose.”*

— English poet William Cowper

William of Occam (1284–1347) was an English philosopher and theologian who stressed the Aristotelian principle that “entities must not be multiplied beyond what is necessary.” This principle became known as Occam’s Razor. In the context of this book, it means that you must be on guard to not complicate your business or your life any more than is necessary.

Once your new business is up and running, you may find that more money is coming in than you actually need. Nevertheless, resist the urge to splurge. Continue to live in an unpretentious way and with an appreciation of simple things. Contrast this point of view with persons living in poverty who, if they ever came into a sudden windfall, might well quit their jobs, buy a brand new luxury car, and spend, spend, spend until the money was gone. They would not only lose friends along the way but—as I’ve pointed out earlier—could end up more miserable than they were in the first place.

Simple living is never drab, never colorless. Watch young children at play. It is often the simple things that bring them joy long after the expensive toys are broken or forgotten.

How much is enough?

In the 1930s, my father ran a small general store along Highway 11 in northern Minnesota. Our rented home was 20 x 20 square feet. We lived without electricity, indoor plumbing, running water, or central heating. What we did have, however, was enough clothing to wear, good food to eat, a serviceable car, a party-line telephone, a radio, and an old wooden boat with a one-cylinder inboard engine. Since most of our neighbors had less, my sister and I always thought (correctly, for that time) that we were upper middle class. In fact, we had one precious commodity that even you may not currently have.

We had lots of free time.

Upon finishing my finishing my after-school chores, I had time to build model airplanes, conduct weird experiments (blowing up huge cardboard boxes filled with acetylene gas was a favorite), build a go-kart, go biking in the country, and read, read, read. The idea of buying some kind of name-brand clothing to wear to school never crossed the minds of any one of us. We all knew the maxims: Waste not, want not. A penny saved is a penny earned. A stitch in time saves nine.

Contrast that with the present generation. In Germany, according to an industrial research group, those between the ages of 14 and 24 in that country spend more than five billion euros a year on luxuries alone. In fact, to many young Rhinelanders, the idea of thrift is a joke. In France, the goal of the majority of young people is to dress in chic clothes, have a nice apartment, and drive a luxury sports car—these are the things that will give them *le standing*. Americans are not exempt from these desires, but Spain is worse. When we moved there in 1959, it was a paradise for our children and our children’s friends. Today, however, most Spanish youths search in vain for happiness by going into debt for the latest fashions and sporty new cars.

“Too many people,” said the cowboy humorist Will Rogers, “spend money they haven’t earned to buy things they don’t want to impress people they don’t like.” Self-taught longshoreman philosopher Eric Hoffer wrote, “You can never get enough of what you don’t need to make you happy.” But Leonardo da Vinci said it best: “*Simplicity is the ultimate sophistication.*”

If you are still in school, here are two suggestions to get you started on the road to a simpler and more satisfying life.

1. Never, never, never allow your peers to dictate what you should wear, who your friends should be, or how you should live your life. (Peer pressure lessens every year, of course, and by the time you reach my age, it is nonexistent!)

2. Save time, money, and possible heartache during your youth by never dating anyone you wouldn’t want to eventually marry. This includes but is not limited to potential mates who are of a different religion, unambitious, proud, selfish, miserly, cruel to animals, untruthful (even once), or who have a reputation for sleeping around. (Avoiding such entanglements will free up the necessary time and energy for you to go into business for yourself!)

“Straightforwardness and simplicity,” wrote a Roman playwright, “are in keeping with goodness. The things that are essential are acquired with little bother; it is the luxuries that call for toil and effort.” The author is Seneca, born in Spain 2,000 years ago. China’s Lao-Tzu, born nearly six centuries earlier than Seneca, had this to say: “To know you have enough is to be rich.”

Simplicity when self-employed or starting a business

If you are (or plan to be) a carpenter, a plumber, a salesman, an artist, an architect, an accountant, an interior decorator, a hairdresser, or any similar profession where you *can* work alone, I suggest you *do* work alone. You may not get rich, but you can certainly shoot for \$100,000 a year. This will be more than sufficient when you live a simple, debt-free life.

No doubt about it, the absolute best kinds of home-based businesses are those that can be run alone or with help from just family members. Many a small business, although successful in the beginning, has come to grief when the owner was tempted to expand. Business writer Michael LeBoeuf, in his book *The Perfect Business*, lists some of the problems connected with hiring one or more employees:

- Your freedom and flexibility will be forever restricted.
- You must give up privacy when an outsider comes into your home.
- You are now responsible for bringing in more money to cover wages and benefits.
- The government will burden you with odious payments and record-keeping chores.
- If an employee fails to show up for work, the extra work will either have to be done by you, or it won't get done at all.
- Every time someone quits, you have to start all over.

To the above, I would add one more caveat: Judging by what I read in the papers these days, if you have to fire a woman, she might come back at you with a charge of discrimination or harassment. If you fire a man, he might come back with a gun.

Simplicity for any home-based business

Although the line between self-employment and having a home-based business is sometimes blurred, I consider a home-based business to be one that can be sold to someone else. Examples:

SOLD: *A photo mural business on Tenerife Island.* I taught the buyer my simple system for making and mounting photo murals, gave him a list of all my clients, and signed a non-compete agreement.

SOLD: *An advertising specialty business in Billings, Montana.* I showed the buyer how to set up appointments in advance with the use of direct mail. (No one else was doing this.) I also enabled him to buy directly from the manufacturers rather than from distributors, thus doubling his commissions. He took over the clients on my route, and I signed a non-compete agreement.

SOLD: *A system for forming Wyoming corporations for Europeans.* I explained my simple method for forming the corporations and taught the buyer how to make up attractive corporate kits.

I then gave him my client list and signed a non-compete agreement.

Each of the above was a “blue sky” sale. That is, few if any tangible assets were included. What each buyer did receive was a system for doing business, a list of clients that I had built up from scratch, and a five-year non-compete agreement. None of the buyers had to spend a dollar on advertising because all future business came from repeat orders and word-of-mouth.

My current income consists of (1) royalties from St. Martin’s Press for my *How to Be Invisible* book, (2) profit from self-publishing special reports, (3) occasional fees of up to \$500 an hour as a consultant, (4) interest at the rate of 1 percent per month from short-term real estate loans, and (5) finder’s fees from an anonymous information-based Internet business.

Note the simplicity. None of the above takes up much of my time. The last one, in fact, requires less than three or four hours per month. (However, please do not contact me for details. This one is a keeper.)

Short-term complications vs. long-term simplicity

Your strategic goal should always be to simplify your life. True, when first starting a new business, you may suffer from worry, stress, and overwork. Press on. In the long run, your life can be as simple as you care to make it.

Start today. Before you buy any more clothing, cars, electronic equipment, or anything else not having a business purpose, ask yourself two questions:

1. *Is this a need or a want?*
2. *Will it simplify my life?*

By applying the principle of Occam’s Razor, you’ll end up with extra time when you need it, extra cash when you want it, and will never again have to worry about being laid off, fired, or having to work under the lash of a tyrannical boss.



Q&A

I’m an unhappy law student looking for a way to drop out. One idea is to tutor retired people on how to send and receive e-mail, how to search with Google, or how to use Quicken. However, the old folks don’t like to pay more than \$25 an hour; which means that to earn any serious money I’d have to work 12 hours a day. What else might I try that would (a) be simple, and (b) leave me some free time for whatever?

—Tammy, 19, St. Petersburg, Florida

Why not hold two-hour classes in a 40-mile radius around St. Petersburg? Include a break after the first 50 minutes for coffee, cookies, and trips to the restroom. Keep the group down to a dozen, and charge \$29 per person per class. If you hold ten classes each week, that's \$3,480. Even if you deduct 40 percent of that for expenses, you'll still earn about \$100,000 a year.

I plan to start a local low-cost courier service, delivering letters and packages via bicycle in the downtown area. I expect the business to be slow to catch on, but what if it starts to grow too fast later on? I could hire some help, but if I do, there goes "small" and "simple." Any ideas?
—Al, 21, San Francisco, California

Yes. Never *employ* anyone. If and when the time comes, check with a CPA to see if you can bring in others as independent contractors. If that is not feasible, then form a limited liability company, and make each new worker a member of the LLC. (The CPA will explain how this will vastly simplify your bookwork.) Later, when all is running smoothly, sell your business to the most qualified among those who work with you. Offer a low down payment with the balance due in monthly payments for the next few years.

You then have the option to move across the bay and start a similar business in Oakland or anywhere else. All by yourself.



Chapter 9.

The need for solitude

*“The great omission in American life is solitude . . . that zone of time and space,
free from the outside pressures, which is the incinerator of the spirit.”*

— Anonymous

Unless you’ve done hard time in the hole of a foreign prison or have sailed nonstop around the world alone, I have more experience with solitude than you do. At age 21, for one three-month period, I did not see another human (I’ll get to that in a moment), and it was during that time that I finally did some serious meditation that led to a major change in my life. However, let me warn you that serious meditation is hard work. The mind is like a balky mule—it takes a few licks and kicks to get it moving. And it takes solitude so that outside interferences will be cut to as near to nothing as possible.

“In so many ways we, as a people, have declared war on solitude and meditation,” says Simeon Stylites in the December 1, 1954, *Christian Century*. “The worst possible calamity is to be alone. If you enjoy anything alone, you are ‘antisocial’ and ought to be rushed to the psychoanalyst’s couch, or better still to the mental hospital.”

Alan Valentine, in *The Age of Conformity*, writes: “Americans spend so much time in sodden absorption in radio, television and press that little is left for other communication or recreation. Inner resources for self-entertainment are atrophying from lack of use, and personal thought is being made unnecessary by the acceptance of predigested opinion from favorite commentators.”

Young people today, following in the footsteps of their parents, often have the same aversion to solitude and meditation. Psychologist Robert Lindner says that one main source of youth’s troubles today lies in “the abandonment of that solitude, which was at once the trademark of adolescence and the source of its deepest despairs as of its dubious ecstasies. And frequently this solitude was creative. From it sometimes came the dreams, the hopes and the soaring aims that charged life henceforward with meaning and contributed to giving us our poets, artists, scientists. . . . For it is in solitude that the works of hand, heart and mind are always conceived. In the crowd, herd or gang, it is a mass mind that operates—a mind without subtlety, without compassion, uncivilized.”

“We seem so frightened today of being alone,” writes Anne Morrow Lindbergh in her book *Gift from the Sea*, “that we never let it happen. Even if family, friends, and movie should fail, there is still the radio or television to fill up the void. Women, who used to complain of loneliness, need never be alone anymore. We can do our housework with soap-opera heroes at our side. *Even daydreaming was more creative than this*; it demanded something of oneself and it fed the inner life . . . [italics added.]

“We must re-learn to be alone. . . . Certain springs are tapped only when we are alone. The artist knows he must be alone to create; the writer, to work out his thoughts; the musician, to compose; the saint, to pray.”

Three months of solitude

The summer I turned 21, I lived in a U.S. Forest Service lookout tower on the tip of Williams Peak in Montana’s Lolo National Forest. It had all started when I saw a certain movie during my sophomore year in high school. Although I’ve forgotten both the names of the actors and the name of the movie, what I do remember vividly is that during an awe-inspiring forest fire, a ranger scooped up a gorgeous gal and raced ahead of the flames with her in his arms.

This, I said to myself, *is the life for me!*

Fast forward to June 1949. After completing three years at the University of Minnesota (St. Paul campus), we forest management majors were required to spend a summer working at an actual job in the U.S. Forest Service. During the three months I spent alone on a lookout tower, I thoroughly enjoyed the solitude. There was time to read, meditate, and even bang out an unpublishable novel on my portable typewriter. However, I slowly came to realize that, for reasons not relevant here, a future with the U.S. Forest Service was not for me. If only I hadn’t gone to that movie about the ranger rescuing the movie star from the forest fire!

Thus, even though I already had credits ahead for starting my senior year, I never returned to the university. Many years later, I checked with some of my friends who had also majored in forest management and had graduated. *Not one* was still with the U.S. Forest Service!

An alternative to seeing a psychiatrist

Sometimes, you just have to get away for awhile to preserve your sanity. Problems once got to me in my early years when I worked for a wholesale drug company in Helena, Montana. It came to the point where I was forgetting important things and making mistakes at work. I told the boss that unless I took three days off immediately, the problems were going to get worse. He agreed, so I packed my old car and headed straight for Glacier National Park. No tourists in early

March! I arrived late in the day, set up my pup tent along the snowy shores of St. Mary's Lake, gathered driftwood, built a fire, and squatted down in front, staring into the flames. In the evenings, I read novels by candlelight. Three days later, I returned home and went back to work. Problem resolved. (In this case, it was not through any meditation or deep thinking. All that was needed was just to turn the mind "off" for a few days.)



Camping: First Class. The author is about to leave for a few days of solitude along a scenic mountain river.

Years later, when I was married and living in the Canaries, my wife had a busy schedule. She kept our large apartment spotlessly clean, prepared all our meals, supervised the kids, held a two-hour English class with them every day, prepared for and attended Bible-study meetings, and was my companion in our volunteer teaching work. About once a year, the pressure would start to get to her, and I'd tell her to pack up. Against her wishes, I'd take her across the island to a resort area, check her into a beachfront hotel, and leave her with a little spending money, her bikini, and some women's magazines and *Reader's Digests* to read. When I picked her up three or four days later, she was invariably cheerful, tanned, and ready to return to the daily routine.

Will solitude work for an extrovert?

To answer this question, I have had to go to others since I am introverted to the point where I avoid large gatherings and have never mastered the art of small talk. The consensus seems to be that total solitude may drive natural extroverts up the wall. Even here, however, *limited* solitude may be helpful.

It appears that some extroverts need to DO something for their brains to sort out information. Matt, a friend in Maryland, reports that his youngest daughter needs physical activity to process information. "We actually have her running through her martial arts kata," he says, "while she studies spelling. She uses each move of the kata as a letter, and the result is that she excels in spelling tests."

Another of his suggestions is to go to a hotel with a friend who can be constructive in helping you work out whatever your goal is. "Structure it as a working environment," he says, "say, three hours in the morning alone, then a break for lunch with the friend so they can reenergize with the contact, then three hours of solitude in the afternoon, etc. Extroverts love planning together, so they'll probably eat this up."

Are you one who doesn't wish to work alone?

Does the thought of spending many hours alone put your stomach in a knot? If you are one who thrives on interaction with others, you will need to be creative. Choose to work in a field where you have associations with others as you work from home.

One way to solve the problem is to start a business that calls for face-to-face selling, whether this means knocking on doors, calling on businesses, running a little espresso shack, or holding small parties in other people's homes.

I once had a nephew who stayed with us for three weeks while he sorted out my mixed-up Excel and QuickBooks files. He was a party-type kid who was—and is—used to having people around him all the time. Each morning, therefore, he loaded up some of my files on his laptop computer, grabbed a spare battery, and then headed out the door. When a question came up, he would call me on his cell phone from a table at McDonald's, Wendy's, Arby's, Starbucks, or even (heaven help us all) Chuck E. Cheese's.

To each his own.

Conclusion

Although not for everyone, I do believe that solitude for the vast majority of you will help with frayed nerves, recharge your mental batteries, and help you arrive at conclusions based on logical thinking and common sense. This especially applies to the chapter that follows—the most important chapter in this book.



Q&A

Where I live, it's like a 24/7 madhouse. I could get up earlier and have an hour or so free to just think about things before I go to work at nine, but where to go? I have a bike, but the library is not open at that hour; and McDonald's is too noisy.

—Alex, 18, Puyallup, Washington

A few months ago we stayed at a motel in your town, and each morning I went over to the South Hill Mall for a walk. The doors open at seven for mall walkers, and the stores do not open until ten. Check out the food court where the tables at that hour are empty. Great place to meditate, doodle in your notebook, and sort things out.



Chapter 10.

Choose a star to steer by

*“To accomplish anything you need an interest, a motive, a centre for your thought.
You need a star to steer by, a cause, a creed, an idea, a passionate attachment.”*

— W. Macneile Dixon

Whether you continue on to college or decide to get your education elsewhere, to be truly happy and content, you must find hope for the future and a purpose in your life. That was the essence of the words from Marcus Aurelius Antoninus, who ruled the Roman Empire 161–180 A.D.: “A man’s true delight is to do the things he was made for.” A similar quote is from John Masefield, Poet Laureate of Great Britain from 1930 until his death in 1967:

*“I must go down to the sea again, to the lonely sea and the sky;
and all I ask is a tall ship and a star to steer her by.”*

Before you make a final decision about college, having a gap year, starting a business, or whatever, I urge you to search for a star to steer by so that your future plans will mesh with your true purpose in life. Before I offer a heartfelt suggestion on how to search for that star, please bear with me for a quick review of U.S. history, along with a few facts about the all-time best-selling book.

“In God We Trust”

Unlike any other nation on Earth, the United States calls itself a Judeo-Christian nation. On April 22, 1864, President Abraham Lincoln signed the bill that permitted “In God We Trust” to be placed on coins, and a century later (1963), this motto finally appeared on all U.S. currency.

The final stanza of “The Star-Spangled Banner,” written by Francis Scott Key in 1814 and adapted by an act of Congress in 1931 to be the national anthem, is “And this our motto be: ‘In God is our trust.’” On July 30, 1956, President Dwight D. Eisenhower—in accordance with Francis Scott Key’s words—signed a law declaring “In God We Trust” to be the official motto of the United States.

The men who founded America saw themselves as heirs to the Old Testament as well as to the New. (Thomas Jefferson even wanted the design of the seal of the United States to depict the Jews leaving pagan Egypt, just as the Americans had left the false values of Europe.) The laws of the United States are based on the moral laws stated in the Bible, and the vast majority of its religions purport to have a biblical foundation. Without that ancient book, there would be no Jewish or Christian religions or even Islam in its present form. (Mohammed declared that Adam, Noah, Abraham, Moses, and Jesus were all prophets sent by Allah, and that the revelations for The Holy Qur'an, or Koran, came straight from the angel Gabriel.)

Here are a few of the many interesting facts about the Bible:

The all-time best seller

According to the *Guinness Book of World Records*, the Bible is the best-selling book in the world with more than 2,500,000,000 copies sold since 1815. It is also the book that is most often translated. In English alone, there are more than 500 translations in whole or in part, and the number worldwide is 2,355 and growing. Thus we see Rick Warren's *The Purpose-Driven Life* and Joel Osteen's *Your Best Life Now* on current best-seller lists, as well as the phenomenal success of the *Left Behind* novels. Whether or not you agree with what these authors say (and many of us do not), there is no denying the obvious: The Bible stands above all books and has changed more lives than any other book ever written.

Of interest to both you and me, it also claims to include history written in advance. In the 24th chapter of Matthew, Jesus spoke about a time when this present system of world governments would come to an end. The sign of the end's approach would be international wars, an increase in earthquakes and famines, and a worldwide lack of love among one another. At the same time, Jesus' followers, hated by many, would nevertheless accomplish a worldwide work of spreading good news about a coming kingdom rule. In harmony with Jesus' prophecy, the apostle Paul added additional details in his second letter to young Timothy. The quotes below are from a Protestant and then a Catholic translation of the original Greek.

“This know also, that in the last days, perilous times shall come. For men shall be lovers of their own selves, covetous . . . disobedient to parents . . . despisers of those that are good . . . lovers of pleasures more than lovers of God; having a form of godliness, but denying the power thereof; from such turn away.” (2 Tim. 3:1–5, *Authorized King James Version*)

“But understand this: there will be terrifying times in the last days. People will be self-centered and lovers of money . . . disobedient to their parents . . . hating what is good . . . lovers of pleasure rather than lovers of God as they make a pretense of religion but deny its power. Reject them.” (2 Tim. 3:1–5, *The New American Bible*)

I suspect that many of you have at least wondered if the end of this present world is indeed approaching, and if so, what your part might be in the larger scheme of things. Even if you dismiss the above prophecies as not applicable to our times, do not dismiss the power that its teaching has over myriad believers. Consider the following experience.

A fork in the road

Once upon a time, in a city far away, I found myself spending long and dreary hours driving a forklift truck at a sprawling compound known as the Totem Wholesale Hardware Company. I was becoming so depressed that, for the first time in my life, I began to question a vow made when I was 12: to always follow Bible principles no matter what the consequences.

It wasn't the Bible itself that I was having doubts about. Rather, my doubts centered around my decision to continue to use it as a guide. I was convinced that—despite what the preacher in the First Congregational Church used to say, before I quit that church at age 11—there was no fiery hell awaiting sinners. Rather, death was just a dreamless sleep. If that were my final end, it was a thought I could live with. I felt an increasing urge to revel in all the pleasures the world had to offer: women, wine to excess, money, danger, excitement, and total freedom. And did I mention women? I figured that the money part would be the least of my worries because I'd already hatched a scheme to take out any bank in the state. I was so serious, in fact, that I sat down at the little table in my rented room, got out a sheet of paper and a pencil, and prepared to make two lists. On the left, I wrote *Keep on*. On the right, *Give up*. The right hand column was more interesting to me, so I started there.

No more working for wages. Gorgeous home on a Canadian lake. My own float plane tied up at the dock. Flying beautiful young women in to see me, a different one every week. I could smoke pipes and cigars, get drunk as a skunk, send gifts to my friends, have enemies beaten up, anything at all. I remembered a little ditty penned by Edna St. Vincent Millay:

My candle burns at both ends;
It will not last the night;
But ah! my foes and oh! my friends—
It gives a lovely light!

When the burning ends met at the center, I was not about to go to prison. I'd carry a gun at all times, prepared to use it on myself. Live fast. Die young.

It was past midnight before I'd finished the other column, the one on the left. If I stayed the course, instead of bringing shame to my parents, I could make them proud of me. I could marry, have children, work with others in a common cause, please my creator, have a clean conscience and a hope for the future: resurrection from the grave to a paradise Earth.

The difficulty in making this decision was so intense that it is still vivid in my mind today—the little room, the darkness outside, the scarred wooden table, the paper in front of me, the stub of a pencil with no eraser. Had I not decided, as did Moses, to forego “the pleasures of sin for a season” (Hebrews 10:25, *Authorized King James*), you would not be reading these words today.

A note to doubters, atheists, and agnostics

Assume that everything I’ve built my life around is wrong: The Earth had no creator, Jesus was a fake, religion is the opium of the people, and we’re all going to die and stay dead forever. Even then, here’s what I’ve missed out on by what you may think has been a misspent life:

- No illegitimate children;
- No payments for child support;
- No sexually transmitted disease;
- No cancer of the lungs or throat;
- No shame to my parents and grandparents;
- No delirium tremens or cirrhosis of the liver;
- No gunshot wounds, no years in prison, no suicide.

An offbeat footnote: During our first year in Santa Cruz de Tenerife, I could see that the main branch of *El Banco de España* could be taken out in a certain way. I sat down one afternoon, wrote a short story about how that bank was robbed by a man using a certain uniform, props, and forged papers, and fired it off to *Man-to-Man* magazine in New York. Back came an envelope from editor Everett Meyers, and out dropped a check that paid our rent for the next two months. (I draw no moral from this anecdote.)

The secret revealed

If you decide to seek a star to guide you, the hardest part will be to begin the search with the conviction that you will follow where it leads. Earth-wide, the average for those who can do this is about one in 1,000, but if you are that young man or young woman, then all you have to do is ask.

But don’t ask *me*. Don’t ask your immediate family members either, or seek the answer from any popular, secular book. Above all, never ask anyone who calls attention to himself with a title such as pastor, father, doctor, elder, reverend, or bishop. The only one to ask is the one who designed you in the first place: your creator. The qualifications for asking are that you be honest, hungry, and humble.

- *Honest*: You must truly believe that your creator exists.
- *Hungry*: You must be desperately searching for a true purpose in your life.
- *Humble*: You must be willing to accept help from any “common” person—even a fellow student or an eccentric distant relative, *as long as they use the Bible to back up whatever they have to say*.

Here’s how it works: You pray directly to the creator of the heavens and Earth rather than to a virgin, a saint, or even to Jesus (who himself said he was only a mediator). By all means, send your request to the creator in the name of the Messiah if you consider yourself to be a Christian, but I’ve seen prayers answered by those who knew nothing about Jesus or the Bible. One such person was Carmen Reyes from Las Palmas de Gran Canaria.

“One day at the beach,” she said, “I was watching huge waves rolling in from a faraway storm. I got to thinking about how some intelligent and powerful being had to have designed all this. I didn’t know who to pray to or how to do it, so I looked up into the sky and just said, “*¡Altissimo!* [‘The one most high.’] Show me what to do with my life. *¡Amen!*” Two months later, a gray-haired woman stopped to chat with her in a parking lot. When Carmen asked her a question, the woman replied by opening a well-worn Bible and pointing to the answer. Impressed, Carmen continued to learn from her, and thus her prayer was eventually answered.

As for *your* heartfelt prayer, you’ll know it’s been answered when you can give a clear answer to the question, “What star do you steer by?”



Q&A

My mom gave me a copy of your book [Work From Home at Any Age] for Christmas. . . . I do have a star to steer by, and I’m a strong Christian. I plan to sell T-shirts to teens and young adults. I am still working on finishing up the artwork, but I want to move fast. Do you have any advice for the best way to market or sell my T-shirts other than on eBay? (My goal is to be a millionaire by the time I am 21.)

—[name and town deleted], age 17

If your primary goal is to make a million, then you’ve found a wrong star to steer by. Try again. Seek help from someone who has no religious title and who does not preach for money. Make them prove every single statement from the Bible. As to what I just said about your goal of becoming rich fast, read this: “But those who want to get rich . . . are caught in the trap of many foolish and harmful desires, which pull them down to ruin and destruction. For the love of money

is a source of all kinds of evil. . . . Some have broken their hearts with many sorrows.” —1 Timothy 6:9, 10, *Good News Bible*.

Nothing wrong with money itself, but the love of money can bring on troubles without end. Find something that you have a passion for and that will help other people. The money will follow, although not necessarily by age 21.

I think your book is an excellent one for the majority of the population who need someone to point them in the right direction. However, although I am an atheist (or at least an agnostic), I have never fallen into any of the traps you mention (drugs, immorality, crime, etc.). In other words, one should have morals, but one does not need to believe in God to live a moral life. Isn't that true?

—Robert, 27, Akron, Ohio

Although it depends upon what you consider to be a moral life, I agree in principle with your point of view. However, there is a positive side for true believers that atheists and agnostics do not have: an unshakeable faith in a future resurrection from the dead. Hope can give you a positive mental attitude even when you are old, and death is just around the corner.

Suppose you never buy a lottery ticket because you are convinced that you would never win. Someone gives you a ticket as a gift, but you just toss it aside. Then you hear that the winner of the Powerball jackpot stands to pick up \$365 million. For several days, no one comes forward with the winning ticket. [True story: February 2006.] Time is running out. Even though the odds of winning are just one in 146 million, will you not look for your ticket? If you fail to find it at first, will you stop looking, or will you go through your clothes pocket by pocket, empty the trash, look behind cushions, and go through your car?

In a similar way, a man who said he was God's son showed up in Israel nearly 2,000 years ago, performing miracles throughout the land. Repeating the ancient prophecy recorded as Psalm 37:11, he proclaimed that the meek “shall inherit the earth.” (Matthew 5:5), *Authorized King James Version*.)

The meek will not inherit anything, of course, unless they first come back from the dead. Jesus demonstrated that he had the power to do just that by resurrecting Lazarus and others from the dead.

You may say that Jesus was a charlatan who faked the resurrections, but what if there is even a one in 146 million chance that the accounts in the gospels are true? (Note that even his enemies believed that Jesus actually did resurrect Lazarus, and they were so worried that they made plans to kill both men!)

Might it not be wise on your part to address a prayer to the “Altissimo,” *just in case* Jesus spoke the truth about meek ones inheriting the earth at a future time?

Why not pray for enlightenment? If there is no God, what have you lost?



Chapter 11.

Fall down seven times, get up eight

“Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all.”

—Dale Carnegie

If you have been reading the chapters in order, then you’ve discovered by now that this book is about far more than just making money without going to college. It’s about changing your entire philosophy of living and giving you a map that will lead you to true success in the years ahead.

In the first chapter, I wrote that there is one quality that is absolutely essential for success when working for yourself. By now you will have come to realize what that quality is. Meli Rodriguez, the unschooled carpenter-turned-store owner has it. Isabelita Coello, the photographer, has it. Tania Aebi, the sailor/author has it, and so did the American industrialist and philanthropist John D. Rockefeller (1839–1937). He said there was no other quality “so essential to success of any kind as the quality of *perseverance*,” and added that persistence or perseverance “overcomes almost everything, even nature.”

Another advocate and practitioner of this vital attribute for success was Scottish historian and essayist Thomas Carlyle (1795–1881), who wrote, “Permanence, perseverance and persistence in spite of all obstacles, discouragements, and impossibilities: It is this, that in all things it distinguishes the strong soul from the weak.” If you don’t yet have persistence, resolve to acquire it. When your desire for success in your chosen field becomes greater than the doubtful pleasures of your present life, you will *want* to leave your comfort zone and make the necessary sacrifices, so fuel that desire!

“To love what you do,” wrote Katherine Graham, owner of *The Washington Post*, “and feel that it matters—how could anything be more fun?”

But what if things don’t work out?

“Virtually nothing comes out right the first time,” wrote the famous inventor Charles Kettering (1876–1958). “Failures, repeated failures, are finger posts on the road to achievement.

The only time you don't fail is the last time you try something, and it works. One fails forward toward success."

But if you enjoy what you're doing, why worry?

"I would rather be a failure doing something I love," said the late comedian George Burns, "than be a success doing something I hate."

Failure is not when you fall down. Failure is when you fail to get back up. As they say in Japan, "Fall seven times, get up eight." George Bernard Shaw was on the mark when he wrote, "A life spent making mistakes is not only more honorable, but more useful than a life spent doing nothing." And here's one of my favorites:

*"Our greatest glory is not in never failing,
but in rising every time we fall."
—Confucius*

In any event, a temporary failure may be only because you failed to find the correct angle or niche, or you failed to keep it simple. (Simplicity—*never forget*—is a key ingredient for success.) Also, it's time for a word of warning:

Opportunities may come disguised as obstacles

Here's what happened to a friend of mine in Kalispell, Montana, more than 50 years ago. Bud Rasmussen wanted to work for himself, so he bought one of those "Get Rich Quick" magazines at the newsstand. He fell victim to a full page ad selling peanut machines, the kind where (at that time) you put in a nickel, turned a handle, and some salted peanuts dropped into your hand. The claim was that you could put them all out in public places, and then just go around once a week and collect big money. Bud fell for the pitch and sent in a cashier's check for the minimum order of 25 machines. Once he received his order and set out to place them in stores, he discovered that setting up a route was far more difficult than had been described in the ad. Worse, the unreturnable machines turned out to be vastly overpriced. He correctly guessed that others who also ordered these machines would eventually give up and just store the machines in the garage.

Rather than give up himself, Bud ran a classified ad in the same magazine, offering to buy used peanut machines. Although he paid sellers only ten cents on the dollar, ten cents was more than zero, and Bud eventually ended up with more than 500 machines. With diligent effort, he eventually placed them all within a 90-mile radius of Kalispell. From then on, all he had to do was run the route, pick up the cash, and refill the machines with peanuts. With the nickels that poured in, Bud was eventually able to build a beautiful home debt-free in the best section of Kalispell—a classic example of getting stuck with a lemon and turning it into lemonade. All it took was some

common sense plus an iron-willed determination to succeed—qualities as valuable today as they were 60 years ago.

Here's a little trick I once used during a certain time when I myself was in a temporary bind. I recommend it without reservation. Print out the following quotation, and stick copies on your bathroom mirror, on the top of your television set, and on the dash of your car. Read it out loud at various times during the day.

"Nothing in the world can take the place of persistence. Talent will not. Nothing is more common than unsuccessful men with talent. Genius will not. Unrewarded genius is almost a proverb. Education will not. The world is full of educated failures. Persistence and determination alone are omnipotent."

— Calvin Coolidge

Nothing will work until you do. I pray that this book will inspire you act. Does this mean that you must give up wasting time and complaining about your lot in life? Absolutely. Dismiss the pain, and keep your eye on the gain: Work for yourself at something you have a passion for. Live simply with cash in your pocket and the satisfaction and contentment that comes from creating and running the debt-free business of your dreams.

"Ask, and it will be given to you; seek and you will find; knock and the door will be opened to you."

Matthew 7:7, —The New American Bible

Keep on knocking!

J. J. Luna

Chapter 12.

Postscript

“A year from now you may wish you had started today.”

—Karen Lamb

I live in a rural area where there are just scattered small towns. Nevertheless, in the past seven days there have been seven fatal traffic accidents in just this one county. The worst one was when an 18-year-old driver with three other teens as passengers had raced her Geo Prizm down the freeway flat out, lost control, crossed into the other lane, and hit a pickup truck head on. There were empty beer cans in the wreckage and no evidence that any of the kids had their seat belts on. Three were killed instantly, and the fourth is in critical condition.

When Eric Harris and Dylan Klebold killed a dozen students and a teacher, the news flashed around the world. Even now—years later—just the single word “Columbine” identifies the shooting. Contrast that with traffic accidents. In just this past year in the United States alone, some 6,000 kids between the ages of 16 and 20 died in motor vehicle crashes. Many more were injured, some blinded, others paralyzed for life—yet where is the public outcry?

Although some deaths on the highway are unavoidable, I put that figure at less than 2 percent. Most of the now-dead drivers or passengers chose to ignore Newton’s three implacable laws of motion—assuming that *others* might die but that *they* were immortal.

Here are some reasons for crashes, none of which are “accidents.” For example, consider a driver I’ll call Mike, age 19. “Hazardous situation” is not part of Mike’s vocabulary, and therefore:

- He runs red lights
- He ignores speed limits
- He fails to use his seat belt
- He makes illegal turns
- He drives after drinking or taking drugs

Mike has never taken any special classes in safety, nor is he *defensive* in his driving, nor has

he bothered to *practice* driving in torrential rain, snow, mud, and pea-soup fog. Mike is a criminal in search of a crime, and the crime may not be long in coming.

What about Mike's passengers? They are guilty of stupidity for even getting into a car with him, and when he starts acting like he owns the road, they are guilty of gross stupidity if they do not order him to stop the car and let them out. Better to walk home than never to arrive back home at all.

I am currently working on a report based upon my own driving record: "How to Drive a Million Miles Without an Accident." The fact that I have been able to do so is in no way an "accident." Boring subject? Perhaps. Important? You can bet your life! (When the report is finished and available, this information will be posted on the web site www.CanaryIslandsPress.com.)

Marriage, money, and day care

Most of you readers are still single, so here are two serious questions. For you young men: Are you so worried about making a living that you will insist that your future wife help out with expenses by working full-time outside of the home? For you young women: Do you really want to consider marriage to some man who will be unable to support you on his own?

In years gone by, the husband made the living, and the wife made the living worthwhile. How is it, then, that the majority of today's married women work away from home, even after children are born? One reason, of course, is that yesterday's dreams have become today's necessities. When those of my generation were growing up, there were no expenses for designer clothes, cable TV, cell phones, Internet connections, facial tissues, or paper diapers. Houses were *much* smaller, movie admission was 10 cents, and the average family had just one second-hand car. We kids either walked or had bikes. I am not saying that we should go back to the 1940s and the 1950s, but I do say that you will be far happier if you keep things simple and make no effort to keep up with the Joneses (who are probably up to their capped teeth in debt, anyway!).

In addition, the added net income from a wife's paycheck may be far less than you imagine. Deduct the costs for an extra car, clothes, dry cleaning, meals eaten out, and day care for the children. Add to this a higher taxable income—perhaps even a higher tax bracket—and the only one to profit may be the IRS.

As for the children, don't kid yourself. Ask any child of a rich family if he'd rather have more *things* or more time with his mother and father. Often, too, the children's parents divorce. How do you think the kids appreciate *that*?

And one of the main reasons for divorce? Adultery. With whom? Often with a co-worker or a boss. A good friend of ours just lost his wife for that very reason, to the utter shock of everyone who knew her. And what about all those Hollywood stars playing musical beds—ever notice that the current affair is often someone they worked with in the latest movie?

For those of you who attend a so-called Christian church or a Jewish synagogue, here is what you have not heard from your preacher, priest, or rabbi: An ideal wife *does* work, of course. It's just that *she does not have an outside job*. I could quote many reference texts to back this up, but just one should be sufficient: Proverbs, chapter 31. Here are a few quotes from that chapter about an ideal wife, taken from *The Good News Bible* (italics added):

“She looks at land and buys it, and with money earned she plants a vineyard. . . . She knows the value of everything she makes, and works late into the night. . . . She makes clothes and belts and sells them to merchants. . . . She is strong and respected and not afraid of the future.”

The chapter ends by saying “. . . her husband praises her. He says, ‘Many women are good wives, but you are the best of them all.’ *Charm is deceptive and beauty disappears*, but a woman who honors the Lord should be praised. Give her credit for all she does. She deserves the respect of everyone.”

Here, then, are two recommended options for wives in today's world:

1. If her husband is self-employed, she might help in the business by doing such things as answering the telephone, responding to e-mails, keeping the books, or taking care of a direct-mail program.
2. She can start up and run her own one-person home-based business in a field of her choosing—to the extent that this does not cut into her responsibilities as a wife and a mother.

Around the world in 80 hours

That's about how long it took an e-mail exchange between two lawyers in Newton, Massachusetts, to hit the front pages of newspapers on three continents and to circle the globe via e-mail. First the story. Then the lessons learned.

In late January 2006, Dianna Abdala, age 24, a graduate from Boston's Suffolk University Law School, went job hunting at local law firms. She landed an interview with William A. Korman of Korman & Associates. Two interviews later, she accepted a position with the firm. Then came this e-mail exchange:

From: Dianna Abdala
Sent: Friday, February 03, 2006 9:23 PM
To: William A. Korman
Subject: Thank you
Dear Attorney Korman,

At this time, I am writing to inform you that I will not be accepting your offer.
After careful consideration, I have come to the conclusion that the pay you are offering would neither fulfill

me nor support the lifestyle I am living in light of the work I would be doing for you. I have decided instead to work for myself, and reap 100% of the benefits that I sew.

Thank you for the interviews.

Dianna L. Abdala, Esq.

From: William A. Korman

To: Dianna Abdala

Sent: Monday, February 06, 2006 12:15 PM

Subject: RE: Thank you

Dianna —

Given that you had two interviews, were offered and accepted the job (indeed, you had a definite start date), I am surprised that you chose an e-mail and a 9:30 PM voicemail message to convey this information to me. It smacks of immaturity and is quite unprofessional. Indeed, I did rely upon your acceptance by ordering stationery and business cards with your name, reformatting a computer and setting up both internal and external e-mails for you here at the office. While I do not quarrel with your reasoning, I am extremely disappointed in the way this played out. I sincerely wish you the best of luck in your future endeavors.

Will Korman

From: Dianna Abdala

Sent: Monday, February 06, 2006 4:01 PM

To: William A. Korman

Subject: Re: Thank you

A real lawyer would have put the contract into writing and not exercised any such reliance until he did so.

Again, thank you.

From: William A. Korman

To: Dianna Abdala

Sent: Monday, February 06, 2006 4:18 PM

Subject: RE: Thank you

Thank you for the refresher course on contracts. This is not a bar exam question. You need to realize that this is a very small legal community, especially the criminal defense bar. Do you really want to start pissing off more experienced lawyers at this early stage of your career?

From: Dianna Abdala

To: William A. Korman

Sent: Monday, February 06, 2006 4:28 PM

Subject: Re: Thank you

bla bla bla

Both national and international news organizations called this exchange “the ‘bla bla bla’ that was heard round the world.” It will go down in Internet history alongside other top e-mail gaffes such as U.S. FEMA Director Michael Brown’s “Can I quit now?” (email message to his boss while Hurricane Katrina ravaged the U.S. Gulf Coast) and U.S. political lobbyist Jack Abramoff’s email about his clients: “These mofos are the stupidest idiots in the land.” And now for lessons learned.

1. *Never say anything* in an e-mail, blog, chat room, or on MyFace.com or MySpace.com that might come back to bite you in the years to come.
2. *Check your spelling!* No spell-checker could have caught Abdala's "sew" for "sow" nor Korman's "stationary" for "stationery."
3. *Do what you promise to do.* "Better not to promise at all than to make a promise and not keep it." (Ecclesiastes 5:5.)
4. *Be polite. Always.* It will amaze your friends and confuse your enemies.
5. *Avoid the fifth deadly sin.* "Pride leads to destruction, and arrogance to downfall." (Proverbs 16:18.) (Don't you just hate those family newsletters that arrive about Christmastime? "What a year it's been for the Barringtons! Greg graduated from Harvard *summa cum laude* and Elizabeth took first prize at the prestigious . . .")

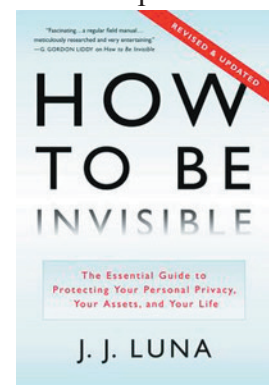
The eighth deadly sin

While on the subject of sin, let's remember another sin—not one of the "seven deadly," but one that may nevertheless land you in a state-sponsored hotel with iron bars.

You've seen those T-shirts that some bikers wear with the words "*Kill 'em all. Let God sort 'em out!*" Well, when it comes to a raid by the police or by federal agents, they might as well be wearing T-shirts that say "*Take it all. Let the judge sort it out.*" You may be as innocent as Mary's little lamb, but that will have to be sorted out later. And what the agents will grab is anything electronic: cell phone, palm pilot, iPod, and desktop or laptop computer. They will pull up your files (deleted or not!), find out what you've searched for on Google, get all your e-mail records and addresses, and go over your accounts. Not even heaven can help you if there's any child pornography in there or a record of any search you have *ever* made that could be tied into international terrorism.

More than one innocent young woman has been horrified to learn that pictures appear in her computer that she knows nothing about. A police plant? More likely a current or ex-boyfriend who secretly used her computer to access web sites he dared not access on his own computer! The moral of this story, boys and girls, is to lock your electronic equipment with a password and to never let anyone else use any of it—ever.

To learn how to hide your electronic records and how to keep your private life private, pick up a copy of *How to Be Invisible: The Essential Guide to Protecting Your Personal Privacy, Your Assets, and Your Life* (St. Martin's Press, 2004). Available at all major book stores and at Amazon.com. Also, check out the Q&A page at www.CanaryIslandsPress.com



APPENDIX - A

Recommended reading

I have been a voracious reader since the 1930s. What follows is a list of the books I most often re-read, starting with a novel. The rest of the books are non-fiction, sorted by category. Unless otherwise noted, the books on this list are available at Amazon.com, either new or used. Those listed as *out of print* can often be found by searching the Web for used books.

FICTION:

Seven Days in May, by Fletcher Knebel & Charles W. Bailey II (HarperCollins, 1962).

An Amazon reviewer is right on the mark with this description: “At the height of the Cold War, an American President more concerned with conscience than popularity, negotiates a disarmament treaty with the Soviet Union. His approval rating plummets. But what is worse, his actions convince the Chairman of the Joint Chiefs, Air Force General James Mattoon Scott, that the President has become a danger to national security and must be stopped. Marine Col. ‘Jiggs’ Casey, Director of the Joint Chiefs, discovers the plot, and it is up to him and a handful of others to prevent the unthinkable: a military coup to overthrow the US Government. This book is magnificently written and is just as relevant today as it was [in 1962]. A cautionary tale for anyone who assumes American democracy immune to palace revolution.”

AUTOBIOGRAPHIES:

Will, by G. Gordon Liddy (St Martin’s Press, 1980).

Amazon reviewer David Burton writes, “This is far more than a story about one of the most celebrated American political scandals of the 20th century. It is about a particular man and how he got that way. The story is told brilliantly. A terrific read. I love to find a book where a writer is able to make material that otherwise wouldn’t interest me, interesting. Liddy does this. It even seems a bit unnecessary whether I agree with him politically or not. My political persuasion is almost

beside the point. At times he tells his story so well that it could even be fiction. Strange how very often the real and the fictional are blurred. I guess they are still being blurred to this very day.”

My Shadow Ran Fast, by Bill Sands (Signet, 1966).

“This book was given to me to read just prior to my release from prison,” writes a reader, “where I had served 19 months for possession of marijuana in 1969 and 1970. Reading about Bill Sands’ experiences and his incredible turnaround had a tremendous impact on me at that time and was definitely a factor in avoiding a return trip to the prison.

“It is now 1999 and I just finished reading the book again. The messages in the book were more numerous than I had remembered and much more clear with 30 years of life experience and freedom under my belt. This true story is a book of ethics and how to apply them in your life. It has an especially important message to those who have rebelled against the system and have lost their freedom because of their actions. It will be enjoyed by inmates, criminals, and by anyone who is curious about what it is like to live inside a prison. It is motivational reading at its finest.”

If you find this book to be as interesting as I did, you’ll also enjoy his next book, *The Seventh Step*. (1967) [More life stories under [AVIATION](#). See also: [PERSISTENCE](#).]

FINDER: The True Story of a Private Investigator, by Marilyn Greene (Crown, 1988).

Greene searches for people who are lost in the wilderness, or who are voluntarily missing, who are homicide victims, or are children who have been abducted by a stranger or by a parent.

If we have a friend who will be stuck in the hospital for a period of days—especially if it’s a woman—this is one of the books we will give her to read. Without exception, they enjoy the book!

EDUCATION:

The Teenage Liberation Handbook: How to Quit School and Get a Real Life and Education, second edition, by Grace Llewellyn (Lowry House, 1998).

You will not often find this one in a school library because the first 75 pages are dedicated to explaining why school is a waste of time. Llewellyn—a former teacher—says the problem with the education system is not with the administration, the teachers, the students, the material, or the government. Rather, it is the concept of school itself. She says that rather than locking students in a room and forcing them to “learn,” let them learn on their own and without anyone to guide them unless they want guidance. (However, ignore the author completely when she endorses experimenting with drugs!)

College of the Overwhelmed, by Richard Kadison, M.D. and Theresa Foy DiGeronimo (Jossey-Bass, 2005).

Kadison and DiGeronimo are deeply concerned about the marked growth in serious mental health problems on campus: they note statistics showing that almost half of all students will become seriously depressed during their college career and may engage repeatedly in binge drinking. According to a review in *Publishers Weekly*, the authors “do a commendable job of outlining the many stresses students face, such as academic pressure, financial problems, feelings of social inadequacy and, for women, a fear of sexual assault. In a stark chapter, the authors outline the self-destructive coping mechanisms adopted by those with emotional problems, including eating disorders, drug abuse, cutting and suicide attempts.”

I do, however, have one serious complaint with this book. Nowhere do the authors even hint at the obvious solution to all these troubles, namely, *skip college altogether!*

The Case Against College, by Caroline Bird (David McKay Co., 1975).

Although written more than 30 years ago, this book is still relevant today. Two quotes:

“The academic dean of a famous old college lowered her voice, glanced apprehensively around her office, and confessed, ‘I just wish I had the guts to tell parents that when you get out of this place you aren’t prepared to *do anything*.’” (Page 106.)

“There is no real evidence that the higher income of college graduates is due to college at all. . . . College may simply attract people who are slated to earn more money anyway—those with higher I.Q. test scores, better family backgrounds, and more enterprising temperament.” (Page 70.)

The UnCollege Alternative, by Danielle Wood (Regan Books, 2000).

If you are looking for a career that does not require a college degree, and prefer not to work for yourself, then this may be the book for you. Danielle Wood lists a wide variety of potential career paths a young person might choose, many of which can bring in significant incomes. According to a review in the *Library Journal*, “these range from temporary internships on organic farms and entry-level positions at Hollywood talent agencies to careers in adventure travel. . . . She gives specific contact information and provides the reader with a number of money-earning ideas. Her casual tone will appeal to readers in their late teens and early twenties.”

RELATIVE FREEDOM FROM STRESS AND WORRY:

How to Stop Worrying and Start Living, by Dale Carnegie (Simon & Schuster, 1944).

Still in print and selling briskly, despite the passing of the years. One of my favorite chapters is titled, “How to eliminate 50% of your business worries.” What you do is this: Get a paper and

pencil, sit down at your desk, and *write down* four questions. After each question, write down the answer(s).

1. What is the problem?
2. What is the cause of the problem?
3. What are all possible solutions to the problem?
4. Which solution will be the best [or least worst]?

Does this system work? It has always worked for me. But get the book and read for yourself the details and the examples, plus all the other suggestions in this classic.

WRITING:

Story, by Robert McGee (Harper/Collins, 1997).

I traveled to Hollywood a few years ago to attend McGee's intensive three-day seminar. At the end of the seminar many of us purchased his book, and learned that we had just gone through this book line by line. Not only is it considered to be the Bible in the screenwriting trade, but for the entire film industry. *Story* has been required reading for everyone and anyone who wants to become knowledgeable in the art of screenwriting and all of film for that matter. Many of the same principles apply in writing novels. He illustrates his points from classic movies such as *Casablanca* and *Chinatown*.

How to Write Plots That Sell, by F.A. Rockwell (Contemporary Books, 1975).

I have some 50 books on the writing craft, but when the mind goes blank, it is to Ms. Rockwell's book that I turn. On page 95, she quotes a tribute to Racine's classic play, *Phedre*: "*Each scene is a trap and they are all wired in series, each one setting off the next. The action clicks like the clicking jaws of some omnivorous and omnipotent cacodemon.*"

Every writer, she says, "should paste these words above his or her typewriter, for they contain a valuable, rarely revealed secret of strong plotting: the necessity of traps that are 'wired in series, each setting off the next.' You simply do *not* have a plot unless the hero is opposed by a formidable villain who sets these traps, whether the villain is Fate, Nature, Society, His Own Character Traits and Flaws, Situation, or a Personal Villain."

Write Your eBook or Other Short Book - Fast! by Judy Cullins (Your Own World Books, 2005).

This is a interesting little book for those who are absolutely new to writing non-fiction. It is particularly good for those interested in pursuing 'non-traditional' publishing methods, such as e-books, Internet, etc.

Nonfiction Book Proposals Anybody Can Write: How to Get a Contract and Advance Before Writing Your Book, by Elizabeth Lyon (Perigree Books; Rev&Updtd edition, 2002).

Says Bert Krages, a Portland attorney who is also a literary agent, “Of the several books available on how to write nonfiction book proposals, this one is the most comprehensive. . . . It takes more time to read this book than the others on the topic but the time is well spent. Editors and agents are always impressed by book proposals that are informative, succinct, and well prepared and following the guidelines in this book will help you prepare an impressive proposal. Prospective writers often ask me to recommend books on writing book proposals and there are several that I recommend depending on the writer’s temperament. I am always encouraged when writers select this one because the level of commitment usually reflects a quality proposal.”

INSPIRATION:

Million Dollar Habits, by Robert J. Ringer (Wynwood, 1990).

I totally agree with this review by Kathleen Martino: “Starting in 1983, I read every success manual I could get my hands on. *Think and Grow Rich*. *How To Get Control of Your Time and Your Life*. *Laws of Success*. But my life never permanently changed and I couldn’t figure out why. Then, about a year ago (2000), I reached a low point and started making some real changes. The way I saw things in my life, in other people, got away from people who sucked the life out of me, etc. Things have continued to get better and better than ever! As I reflected on why my life started to change, I came across my old yellow copy of “Million Dollar Habits.” (Complete with stuff written in the margins that I can’t even relate to anymore!) As I read through the table of contents and began re-reading the book, I realized what I did last year was I started living each and every habit listed in the book! Now, I am buying myself a new copy and rereading it again. I am also giving it to my teenage daughter for her birthday and my best friend. If you read, believe and put into practice each and every habit (the order in which they are given is not random, it is the order of importance) you will be amazed at the changes that take place in your life. This book should be taught in every school.”

ESPIONAGE:

The Spy Wore Red by Aline, Countess of Romanones (Random House, 1987).

This is one of my all-time favorites, and one of the first I offer to lend when a friend happens to be in a hospital for a few days. The time is World War II and the author is a beautiful young American model recruited as a spy and sent to Madrid. Her mission is to infiltrate the highest echelons of Spanish society and uncover secret links to the Nazis. More exciting than any fictional spy story you’ve ever read.

A Man Called Intrepid, by William Stevenson (Harcourt, 1976).

From three of the Amazon reviews:

(1) “I took a whole summer to read this book. I read it very carefully, and very slowly. I crossed referenced it with other materials I had read. Stevenson presented plausible explanations for questions about WWII that I had had in my mind for twenty years.”

(2) “This book was given to my husband to read, and I picked it up and could not put it down. I would highly recommend this book to anyone. It’s a fascinating story of one man’s influence in developing espionage during World War II—a network that ultimately prevented Hitler from developing the atomic bomb. It details how spies were trained and deployed and the incredible bravery and sacrifice of spies who parachuted into occupied Europe—even women. One of the most fascinating accounts in the book is the detailed story of the rescue (right under the noses of the Nazis) and transport to England by “moon plane” of a Norwegian physicist who held the key to the development of the bomb.”

(3) “Beautifully researched history of the events leading to WWII and the Secret Service. Without the vision of Lord Stephenson (no relation to the author), as well as Churchill, Roosevelt and others, this review would probably be in German, and would not have been written by me. From the initial thought of Stephenson’s rejection of the concept that “Gentlemen don’t read others mail” to the decisions to allow Coventry to be bombed, the theft of “Enigma” and the political infighting during the isolationism period of the “30s in America, it is a riveting view of the events that shaped our history. It should be required reading for all.”

SELF DEFENSE:

DEAD or ALIVE: The Choice is Yours, by Geoff Thompson (Paladin Press, 1997).

Geoff Thompson was a doorman [bouncer] in the U.K. for nine years and is a former British weapons champion. He’s often seen on British and international television programs, advising viewers on how to protect themselves. Geoff’s first book, *Watch My Back: A Bouncer’s Story*, is great fun to read, but *Dead or Alive* is where you learn awareness techniques for avoiding most confrontations. It will also improve your fighting skills if you do have to get physical. One of the reviews at Amazon.com is (ahem) from *A Reader in Morrow Jable, Fuerteventura Island*. This is what I wrote, on September 11, 1999:

“DEAD or ALIVE is one of my favorite books in a very large library. One of the many places I underlined in this book was on page 4: ‘...in most cases, victims who do not resist their assailants suffer far more guilt and regrets afterward than victims who attempted to fight back. If you cannot avoid confrontation, fight back!’”

I was also happy to read his words on p. 95 (regarding the kubotan key ring), *This wonderful*

little weapon is both effective and legal (indeed a rarity!), with various facets. In the hands of an expert, its uses are limitless. [Note: Since 9/11/01, kubotans are no longer allowed on commercial aircraft.]

When I was in my twenties and living in Montana, I had a permit to carry, but I sold my .32 automatic when we moved to Spain. Since then, I carry a kubotan with me wherever I go.

CRYPTOLOGY:

The Code-Breakers, by David Kahn (Macmillan, 1967).

“Comprehensive and astounding, utterly fascinating to anyone interested in military history, mathematics, mystery or pure who-dun-it. Beginning with hieroglyphics and ending with computers, David Kahn has produced an anthology of a hundred detective stories as, one more ingenious than the last, and all real, central to the fate of armies and kingdoms.” —*The Washington Post*.

Although the dog-eared copy I have is out of print, a revised edition was published in 1996. It differs from the 1967 first edition only in the addition of a final chapter to cover what Kahn didn't know (or didn't choose to include) in the 1967 edition. The first 26 chapters are the same as in my book.

AVIATION:

The Sky Beyond, by Sir Gordon Taylor (Houghton Mifflin, 1963).

Taylor's autobiography is a dazzling, sometimes frightening story of the ingenuity, courage, and vision of a man whose life was dedicated to one thing—flying. Starting as a fighter pilot in World War I, he went on to become one of the foremost pioneers of transoceanic flight. His efforts to get a P.B.Y. back in the air, after landing alongside Easter Island, are almost beyond belief.

“As a book of true adventure, this is hard to match.” —*Publisher's Weekly*. *Out of print*

Samurai!, by Martin Caidin (Various publishers, 1957).

Reviewer Jason Smith says it best: “I first read this book in the eighth grade. It was so good that I literally did not put it down. I have read it three times since, and it has not lost its freshness or its impact. The highest scoring Japanese ace to survive World War II, Sakai's book was the first of its kind—a first hand account from the ‘enemy's’ perspective. It was astoundingly popular and Sakai became somewhat of a hero in the United States. His story chronicles the rise and fall of not only the Japanese Naval Air Forces, but Japan itself. The thrill of victory and the bitterness of defeat are crystal clear. It is amazing that a story translated from one language to another can be so

vivid and engrossing. For a brilliant history lesson about the Pacific War during World War II that will keep you on the edge of your seat, this is the one.”

Straight on Till Morning: The Biography of Beryl Markham, by Mary S. Lovell (St Martins Press, 1987).

Yes, I know that there is an “autobiography” out there, called *West With the Night*. Unfortunately, it appears that her third husband wrote that book, and left out the details about all the husbands and the sleeping around. Stick to the Lovell version. And whatever people say about Markham (she wasn’t very popular), nothing can take away from her exploits. She was the first woman in Africa to have a pilot’s license and she was the first person to fly solo non-stop across the Atlantic East-to-West. [A lot tougher than Lindbergh’s flight which was West-to-East.]

BORDER CROSSINGS:

Coyotes: A Secret Journey Through the Secret World of America’s Illegal Aliens, by Ted Conover (Vintage, 1987).

“Conover lived among the people who pay ‘coyotes’ enormous sums of money to be brought into this country secretly under conditions that are full of physical threat. The most touching part of the book is the description of Conover’s visit to Ahuacatlan, the province from which many of the men he has met come. Here he witnesses what has happened to the families left behind. While the money the men have earned has resulted in some improvement, there is still enormous poverty in their lives, and their home life is drifting toward disintegration. There is humor, too, including a hilarious episode in which several men pool enough money together to fly from Mexico to Los Angeles but must find the appropriate clothing and behaviors to avoid arousing suspicions by ‘La Migra.’” —*School Library Journal*.

I keep one copy of this book for myself, and I have a second copy that I lend out. We have many friends among Mexicans residing in the U.S., both legally and illegally. They say Conover is right on the mark, especially when he describes the brutality of the Mexican police.

BUSINESS:

The Ultimate Sales Letter: Boost Your Sales With Powerful Sales Letters, Based on Madison Avenue Techniques, by Dan S. Kennedy (Bob Adams, Inc., 1990).

I would not think of writing a new sales letter without again consulting this well-worn and profusely underlined trade book. Kennedy shows the reader how to generate qualified leads and not waste time, money, and energy in sending out useless junk mail. Included are the 28 steps involved in designing, creating, and getting your sales letter to the right prospects.

The Perfect Business: How to Make a Million From Home with No Payroll, No Debts, No Employee Headaches, and No Sleepless Nights! (Simon & Schuster, 1996).

The title is misleading; the book does not describe a perfect business. Nevertheless, this is an excellent self-help guide because it distills the best ideas of the countless success manuals written over the past 100 years and applies this philosophy to the field of self-employment.

You've Only Got Three Seconds: How to Make the Right Impression in Your Business and Social Life, by Camille Lavington and Stephanie Losee (Doubleday, 1998).

“What is surprising,” writes a reviewer at Amazon.com, “is how quickly people judge us . . . people can and do size you up within seconds.” Although this book is aimed primarily at those in the corporate world, it contains gems that fit perfectly with a one-person business.

How to Make a Million Dollar First Impression, by Lynda Goldman (Goldman Smythe Business Class, 2000).

You'll find 105 new ideas packed into this 164-page book—especially for those in sales or in customer service. The author emphasizes the basic impressions made when you contact a prospective customer in person or by e-mail, letter, phone, or fax.

Making a Living Without a Job : Winning Ways For Creating Work That You Love, by Barbara J. Winter (Bantam, 1993).

The inside page of my copy is filled with notes and page numbers. Here are a few quotes:

Page 83: “I do not believe that poverty is a virtue. I think money is lovely stuff . . . You do not need a lot of it, however to [start a business]. In fact, if you have a fortune at your disposal, put it away someplace. It's a *handicap* . . .

Page 103: “Charles Revel, the founder of *Entrepreneur* magazine, has pointed out that it's easier to earn \$1,000 a month from ten little businesses than it is to earn \$10,000 a month from one big one.”

Page 138: (On starting out small.) “You can make mistakes when you're small that won't jeopardize your ultimate success . . . don't skip this stage.”

Niche and Grow Rich, by Jennifer Basye Sander (Entrepreneur Press, 2003).

This is the best single book on how to find a good idea for a niche market, how to develop it, and how to take it online. The author speaks from experience, having owned and operated several niche businesses, including gourmet coffee roasting, mail-order travel books, and a unique crafts business.

CLEANING:

Anything ever written by Don Aslett, an Idaho born and raised farm boy, who long ago organized a “cleaning company” to earn his way through college. His company, Varsity Contractors, Inc., became so successful that even after graduation he stayed in cleaning. Now Varsity is one of the nation’s leading companies in the Total Facility Services industry, over \$75 million in sales. Don began teaching and writing about efficiency in the mid-70s and has to date sold over 3,000,000 copies. Although his primary subject is cleaning, he’s also written about organization, public speaking, home design, writing, and losing weight. I met this workaholic at a seminar one time. My hat goes off to him. He is a truly dedicated man.

PERSISTENCE:

Or I’ll Dress you in Mourning, by Larry Collins and Dominique Lapierre (Simon & Schuster, 1968).

I chose not to list this book under BULLFIGHTING, even though it deals with the life of Manuel Benitez, Spain’s “El Cordobés” who rocketed to fame in 1965. Nor did I call it HISTORY OF SPAIN even though it chronicles the Spanish Civil War and the dreadful aftermath. This account of a young man’s struggles must be one of the finest examples of success against all odds that has ever been written. This is persistence beyond anything you have ever imagined, and I totally agree with *New York Times* critic, Barnaby Conrad, who wrote, “*A whale of a tale, superbly told.*” Reviewers everywhere give this book five stars.

Unstoppable: 45 Powerful Stories of Perseverance and Triumph from People Just Like You, by Cynthia Kersey (Sourcebooks Trade, 1998).

This is an unusually inspirational book with real stories of real people. Read about Bill Porter, who developed cerebral palsy as a result of a difficult birth. As he grew up, it was assumed he was mentally deficient, and yet he rose to become the top salesman in the Watkins Company’s entire western division and has been featured on both *20/20* and CNN! You’ll also read about the young boy who walked barefoot across Africa in search of his dream. His is an unbelievable story!

LAST BUT FAR FROM LEAST:

The Bible. (Any translation that includes all the books from Genesis to Revelation and is not merely paraphrased.)

First read Matthew, then jump ahead to the Acts of the Apostles. After that, go back to the beginning and read Genesis. (Then, for a change, read the short but mesmerizing book of Esther.)

Here are a few testimonials from past presidents of the United States:

The Bible is the Rock on which this Republic rests.”

—*Andrew Jackson*

The study of the Bible is a post-graduate course in the richest library of human experience.

—*Herbert Hoover*

To every man who faces life with real desire to do his part in everything, I appeal for a study of the Bible.

—*Theodore Roosevelt*

I ask of every man and woman in this audience that from this night on they will realize that part of the destiny of America lies in their daily perusal of this great book of revelations.

—*Woodrow Wilson*

Suppose a nation in some distant region should take the Bible for their only law book, and every member should regulate his conduct by the precepts there contained! . . . What a Utopia, what a Paradise would this region be.”

—*John Adams*

My custom is to read four or five chapters of the Bible every morning immediately after rising... It seems to me the most suitable manner of beginning the day... It is an invaluable and inexhaustible mine of knowledge and virtue.”

—*John Quincy Adams*

I have always said and always will say that the studious perusal of the Sacred Volume will make better citizens, better fathers, better husbands... the Bible makes the best people in the world.”

—*Thomas Jefferson*

“The fundamental basis of this nation’s law was given to Moses on the Mount. The fundamental basis of our Bill of Rights comes from the teaching we get from Exodus and St. Matthew, from Isaiah and St. Paul. If we don’t have the proper fundamental moral background, we will finally end up with a totalitarian government which does not believe in the right for anybody except the state.

—*Harry S. Truman*

Disclaimer:

My recommendation to read the Bible is in no way a recommendation to attend any of the mainstream churches. Too many so-called preachers preach for money, glory, power, or to promote their own ideas. Although claiming to be Christian, they fail to condemn fornication, adultery, homosexuality, and any involvement with the politics of this world.



APPENDIX - B

An open letter to parents who plan to send their children to college

If your children are not *personally* committed to a career in medicine, law, or teaching, then consider the possibility of not only saving tens of thousands of dollars but of doing them a tremendous favor as well!

No joy comes from inept teachers, temptations to cheat, bullies, pressure from peers, intense competition, or being forced to study subjects that have no relation to life in the real world. *Of course* your children should get an education. It's just that a university may not be the place to get it.

And by the way, if you are one of those special parents who have raised your children in a moral atmosphere, thus far free from tobacco, binge drinking, drugs and illicit sex, why even *think* of sending them to college? True, you may be confident that they will be able to resist temptation, but why put them to the test? Wrote Paul to the Corinthians, "Bad associations spoil useful habits."

Let's take a conservative estimate and say that only 10 percent of college students end up with a serious problem due to alcohol, drugs, or a sexually transmitted disease. Shucks, let's be really conservative and say it's only 5 percent that end up as damaged merchandise.

Would you allow your son to go on a camping trip to Alaska if you knew in advance that out of the 100 campers, five would be wounded by grizzly bears?

Would you allow your daughter to go south on spring break with 19 of her friends if you knew that one of the 20 would return with a sexually transmitted disease, or worse?

If not, then why send either one to a university where—trust me on this one—more students than you think will end up robbed, raped, diseased, or dead, some of them by their own hand. (Suicide accounts for more deaths among college students than all medical illnesses combined. Check the statistics!)

But what if you are determined that your child pursue a career in law, medicine, or teaching?

A career in law: I have yet to meet a lawyer who's content and happy in his profession. Many would get out of the racket tomorrow if it were not for the money. (A Nevada partner in a big law firm once told me that he had no friends at the office because "I can't stand lawyers!") If money is the goal, trust me: Many paralegals—and I've been one of them—make more money than others with a law degree, and as a bonus, the paralegals sleep better at night! (See the letter that follows from an East Coast attorney.)

A career in medicine: An increasing number of doctors—including one of my clients—are quitting the field each year due to the incredibly high cost of malpractice insurance. Just think—all those years of tremendous effort, all those tens or hundreds of thousands of dollars, and they end up leaving the field!

A career in teaching: Sad to say, this may mean a lifetime of poor pay, dealing with aggressive parents, crowded classrooms, lack of discipline, and inept administrative leaders. There may well be far more satisfaction in a field that does not require a diploma of any kind. I refer to self-taught skills that can be passed on to others via private classes, newsletters, seminars, and books. I've gone to a number of seminars that cost me a thousand dollars or more, and as far as I can tell, not more than one or two of the instructors had a diploma of any kind. What they did have, however, was street-smart knowledge that had been learned in the field.

However, if you are still determined to send your kids to college, then let me make one last heartfelt plea: Let them take a gap year (Appendix D) first!

With all best wishes for you and the kids,

J. J. Luna
College dropout

P.S. As I was preparing the above section, two e-mails came in from East Coast lawyers who had just finished reading *Work From Home at Any Age* (the forerunner of this book). Each kindly gave me permission to reproduce his email as long as I refer to him only by his first name. The first is from William:

Hi Jack,

You might find this interesting: There is a lawyer's publication in many states called "Lawyers Weekly", and in that publication every week is an ad from RL Stevens & Associates offering help to lawyers who want to change professions. Their web site is www.legalcareerchange.com. They are not an employment agency. They do charge \$4,000 and up to "coach" a lawyer through a long search for an alternative career. They must have many takers, because their large ad continues to run.

Robert Reich (one of Clinton's cabinet members) had some interesting musings many years ago about why so many baby-boomers went to law school. His conclusion was that a law degree is generally a respected degree that only requires three additional years after college, and it's non-technical. The problem is that so many law school graduates have no idea what the actual practice of law is really like. Other than professional sports, there are no other occupations where an educated professional is sitting opposite you, waiting to cut your legs out from under you if you make the slightest mistake. Living a whole life as an adversary loses its appeal pretty quickly. In fact, every publication from our state bar will have at least one article about alcoholism, drug abuse, depression, or suicide.

My own personal feeling is that lawyers produce no wealth. We only fight over the pie rather than add to it. To the extent we might actually help a real business around legal obstacles, you feel like those obstacles are artificial and wouldn't have been there in the first place had it not been for other lawyers. After awhile, you start to feel like you're doing nothing but help perpetuate a corrupt system. It's a terrible thing that so many politicians are also lawyers. The amount of regulation that politicians put on businesses is unbelievable. That's why I love your advice to small business owners to avoid state or federal licenses. Better to ask forgiveness after you accomplish something good than to ask permission first and get blocked.

Several years ago I started asking other lawyers if they would like their children to become lawyers. All but one said no. (The one that said yes doesn't really practice as a lawyer, he just manages his law firm and lets every other lawyer do the actual legal work.) I strongly believe our Constitution is the basis for making the U.S. one of the world's biggest economic powers in only two centuries. Watching it crumble from the inside due to politicians and voters who don't understand that is the tough part . . .

And here is the second e-mail, this one from Eric:

Dear Jack,

I totally agree with what you have to say about higher education in general and law school in particular. I am personally fed up with the legal profession, and I express a quintessential dissatisfaction that is almost ubiquitous among all of my friends and colleagues in the business. I will share with you my personal thoughts. My reasons for being dissatisfied invariably differ from other dissatisfied lawyers, but the common denominator is that most are extremely unhappy.

For a good discussion of problems in the profession as they relate to one's lifestyle and happiness, the book by Walt Bachman entitled *Law v. Life* is excellent. That said, here are my thoughts. The biggest thing is that actual practice is nothing like you imagined it would be when you decided to pursue the career in the profession. Invariably, young people, and I include myself, decide on the profession for reasons that have nothing to do with the components of day-to-day practice. Meaning, we decide to pursue these careers because of the occupational status and the idea that these careers will pay us good incomes. We see ourselves driving the \$100,000 Mercedes Benz, sitting at the austere and dignified desk, wearing \$1,500 suits, and soaking up the envy and admiration of friends, family, and members of society. Egotism, although we won't admit it openly, really drives us. Our decision process is invariably uninformed, and no information to the contrary will change our minds.

When I was in law school working as an apprentice for a law firm, one of the senior attorneys told me to get out before it's too late. I, of course, did not listen and thought he was just trying to keep another person from entering the ranks of legal eagles and diluting the loot they all shared. Then reality hits. You start practicing. Once the newness wears off, you realize the mistake you made. You're now strapped with \$100,000 in student debt, and you feel trapped because you don't know what else you could do. For others, they continue in the misery because their egos will not let them relinquish the trappings of respect, occupational status, deference, and prestige associated with being a big-shot lawyer. Sadly, the value structure within many lawyers is so skewed that they live their lives for status, appearance, and perceived success. The profession gives them automatic status, and ego continues to push them year after year despite abject misery. And for me, this is

the problem. When I realized that the profession was fueled by values and motivations inconsistent with my values, it became miserable.

The stress, the worry, the fact that when you go home at night, those cases with those clients are always still with you, even when you're on vacation. Psychologically having to take onto your shoulders problems and responsibilities that could affect the life, death, and liberty for some clients, the entire financial futures of others, is too much to bear without taking its toll on the human mind and body. Always looking over your shoulder to make sure you don't screw up and get sued for malpractice or violate some cannon of professional ethics also takes its toll. The long hours worked day in and day out and the stress of having to bear responsibility for outcomes but yet have the outcome be beyond your control leads to feelings of helplessness.

Personalities change (ask my wife), and a certain degree of jaded paranoia sets in. Innocence is lost as you find yourself daily dealing with the lowest common denominators of society, witnessing all manner of perversion. Your heart often breaks when you are brought into the midst of matrimonial break up, and young children get caught in the middle. So you put up with all of this for what? When it really comes down to it, you do it for the social prestige, for ego reasons, and perhaps money. But for most, it gets so bad that they do not care about the money.

The conversations I have among my colleagues often go something to the effect that there are easier ways to make a living and if I could just find one, I'd be gone. Yet, many stay; perhaps because of the pull of social prestige and ego. For others, they cannot think of something else to do that would pay as well. Accordingly, I do not think it is possible to talk anybody out of the profession unless they have their values in the right place. Listen, society needs good people in the profession. But they are not for everyone. (Frankly, society could do without most of the lawyers out there.)

Unfortunately, so few people have a Biblical worldview that pride, prestige, ego, and money become their major focus. And when they achieve all these self-indulgent things, they realize that it doesn't bring happiness, and it comes with a lot of bad baggage. Hence, I believe a person with his values in order will probably steer away from the profession because the glitz and glamour that attract so many will have little effect on a well-grounded person. From a practical standpoint, here's something else to consider:

If a high net worth is what one seeks, medicine and law are almost counter to that objective. Medicine and law produce high consumption lifestyles almost by mandate. One's occupational status almost as a rule dictates one's consumer spending habits. For example, a surgeon HAS to drive the latest imported luxury car and live in the expensive neighborhood. After all, if a patient saw him pull into the office parking lot in a 1988 Caprice with primer paint on the front fender, the patient might think the doctor is no good at what he does. Society expects the artifacts of wealth to be associated with the traditional professions. This runs counter to the money philosophy you espouse in your books and prevents one from really saving a lot. It's like you often hear: The doctor's idea of financial management is to out-earn what he spends. This is consistent as well with what researchers on the wealthy have said. Most people are more interested in looking wealthy, meaning having the artifacts of wealth, than actually being wealthy; for to be wealthy means to live modestly and save. It breaks down like this: You spend in excess of \$100,000 via borrowed student loans to acquire a degree that forces you to work like a slave to keep up the image all for what? Society's notion of success? Is that why so many do it? To skip college and professional school requires one to break out of the mold and acquire a new worldview.

For all these reasons, I am now plotting my escape, and I hope to be free by the end of 2006. My wife and I are home-schooling our children, and living a quiet, discreet life is far more important than anything the law ever offered . . .

(By the time you read this, Eric will be quietly selling an asset protection tool kit including workbooks, form books, manuals, and audio CDs.)



APPENDIX - C

How to fly beneath the radar

Very few young people show any interest in keeping their private lives private. They assume that they will never be stalked, never have their identity stolen, and never have the police show up unexpectedly at their door. Some even imagine that long-ago e-mails, blogs, and postings to MyFace.com or MySpace.com will never come back to haunt them.

What about you? If an ex-lover someday starts to stalk you and leaves messages such as “If I can’t have you, then no one else will ever have you either,” will you just ignore the threats? If your identity is stolen and you suddenly find yourself owing 20 thousand dollars, will you just shrug it off? If the police get a report of a crime (whether true or not) along with the license plate of the car you were driving, does it matter to you if the vehicle is tied into your home address?

The story of Veronica Hernandez, 22

In late February of 2006, Veronica filled out an application for a business loan at a bank which shall here remain nameless. In the box for SSN (Social Security number) she put the tax identification number (TIN) for her business. Instead of trying to correct the misunderstanding, the bank decided that what they had was a *fraudulent loan application*. Therefore, after ambiguously informing her that the loan was denied, they contacted the police. The police then showed up at the address listed on her driver’s license with the intention of arresting her for fraud.

However, Veronica had previously chosen to hide her true home address by using (with permission) the address of a cousin in a nearby city. The cousin pleaded ignorance of Veronica’s current whereabouts, then called to give her a heads up. *Result:* Veronica avoided spending the night in jail, was able to contact an attorney and was in a position to address the situation on her terms. The case has subsequently been dropped and she is now looking at a slander suit against the bank.

The story of Rebecca Schaeffer, 21

In the late 1980s, Rebecca appeared in the television sitcom, *My Sister Sam*, and then starred in a movie. Robert Bardo, a 19-year-old from Tucson, Arizona, became fixated on the young

woman and, later, when he saw her in a movie scene in bed with someone, decided to punish her for her immorality. He hired a detective agency to get her home address. (The agency obtained the address listed on her California driver's license—her *true home address*.)

At dawn on the morning of July 18, 1989, he went to Rebecca's apartment and rang the buzzer. She heard the doorbell but her voice intercom system didn't work so she went to answer the door. When she opened it, Robert pulled out the photo that she had sent him and said he was her biggest fan. She asked him to leave and closed the door. He went away but returned later in the day and buzzed again. When she opened the door he shot her in the chest. He was soon caught, convicted of first-degree murder, and sentenced to life in prison without parole. Following that and a similar case, Governor George Deukmejian signed a law that prohibited the DMV from releasing addresses, but law or no law, the addresses are sometimes still revealed—if not by insiders in Sacramento, by crooked cops in the pay of private investigators or investigative reporters for the big scandal sheets.

However, you don't have to become a movie star to attract a stalker. In the years to come, according to the U.S. Department of Justice, one in every 12 women will be stalked during her lifetime. Actually, the true figure may be closer to one in six because many of the incidents are never reported to the police. (Men, too, may be stalked. Figures vary, but the chances of a man being stalked—usually by another man—are in the neighborhood of one in 35.)

Might this be your own story?

You didn't mean to, but you end up drinking a few beers too many at a party. Then, taking your girlfriend home, you drive too fast on this foggy night. You miss a corner on the way home and plow across someone's landscaped yard. You slam the transmission into reverse but as you back out across the shrubs and flowers, the homeowner rushes out to see what's happened. You get away, but *not before he has your license number*. What happens next depends upon whether or not you have prepared in advance to fly beneath the radar.

NOT PREPARED: Since the car is titled in your own name and with your true home address, the police show up in less than an hour. You fail the test for sobriety, lose your license, and get slapped with a major fine. Your parents yank some of your special privileges. Your girlfriend's father says if you ever darken his door again he will punch your lights out. The insurance company cancels your insurance.

PREPARED: Your car is titled in the name of a limited liability company (LLC) with an address in Alaska. The police obtain the telephone number in Alaska, call, and are told that this is a re-mailing service for a great number of LLCs. For this particular LLC, incoming

mail is sent on to the Canary Islands. The police then mail a letter to the LLC address, asking for the name of the insurance company and the name of the driver. You reply (via a letter re-mailed from the Canary Islands) that the name of the driver is “not available” but that the homeowner has already been compensated for damages. Then—before the police receive this letter—you go to the post office and pay cash for a \$1000 money order. You fill in the sender in the name of your LLC and then mail it to the homeowner along with an abject letter of apology. End of the matter, except that you swear to your girlfriend that you will never, ever again, take the wheel of a car if you are even mildly under the influence of alcohol.

By the way, the above is not hypothetical. It is based upon an only-too-true experience that was worse than described above. The driver had prepared beforehand, however, and for that reason has remained invisible to this day.

How to hide your home address

This is the subject of an entire book (mine), listed at the end of this appendix, but here are the basics

MAIL. Once you leave home, never receive anything at your new address. No mail, no packages, no pizza, nada. At the very least, rent a box at a Commercial Mail Receiving Agency (CMRA). These can be found in the Yellow Pages under categories such as MAILBOXES—RETAIL and MAILBOX RENTAL & RECEIVING. If given a choice, choose a small mom-and-pop service because they are more private than the big chains such as PostNet and The UPS Store.

In addition, obtain a “ghost” address, one that is far, far away from where you actually live. Use this address for mail that comes in just once a year, such as the renewal for your auto tabs.

TELEPHONE: If you require a land line, at the very least make sure it is unlisted, unpublished, has call blocking, and is listed in another name. (Note: Do not then use this line to call a toll-free number because such numbers capture your name and number with Automatic Number Identification (ANI). These “captures” are often then sold to Internet companies who, in turn, sell this information to the public.) More commonly, you can obtain a cell phone (prepaid is best) without revealing where you live, and this may be the best solution.

How to hide your vehicle ownership

This one’s easy. Title your vehicle in the name of a New Mexico limited liability company and use a ghost address for the LLC.

How to create an invisible owner for your new business

The “owner” will be invisible because he or she *does not exist*. Unless fraud is involved, I believe this practice to be entirely legal. Let’s suppose your name is Anita B. Chavez, Golda A. Goldstein, or Bashiya Binte Nur Um Lifti. You resolve to start a business via the Internet, and you decide that, in the particular field you have chosen, a generic-type man’s name would look better.

First, choose a three-word business name with the same initials as yours. Then invent a man’s name with the same initials. For example:

- Your actual name: Anita B. Chavez
- Bank account name: A. B. Chavez
- Business name: Awesome Birthday Cards
- “Owner” name: Albert B. Caldwell
- Checks made out to: A. B. C.

The opposite is true, of course, if you are a man who wishes to sell merchandise that will appeal to women. Choose a woman’s name that will seem best to go with the product.

Bad advice from how-to-start-your-own-business books

Here is a list of recommended things to do before you start your business, taken from a number of books written by so-called experts in the field. The recommendations are in italics. My personal and highly subjective comments follow.

- *Call your city or county government to check zoning rules because your neighborhood may have restrictions.*
 - - - Don’t ask, don’t tell.
- *Decide if you will be incorporated. Talk to a lawyer.*
 - - - Skip the lawyer. Do not incorporate. Later, you may wish to use a limited liability company, but even there, a lawyer may be of no help. Many are unfamiliar with their proper use, and not one in a hundred will even *think* of recommending New Mexico for maximum privacy.
- *If you will be in a partnership or have employees, obtain an Employer's Identification Number (EIN) through the IRS. Also, if you have employees, call the Employment Commission for information on unemployment taxes you must pay.*

- - - Do not enter into a partnership. Do not get an EIN. Do not take on a single employee. Later, if you MUST have help, use an LLC with each worker as a member, and spell it all out in an operating agreement. There will be tax consequences, so choose this route only when working with an enrolled agent or a CPA.

- *Register your business name. Contact your county courthouse.*
 - - - Do not contact anyone in your state. Use your own name or initials.
- *Obtain any state or federal licenses, if required by your business.*
 - - - I suggest you simply never enter any field that requires a state or federal license.
- *Set up your business checking accounts.*
 - - - No! Use a *personal* account for business. If you bank out of state, even better!
- *Obtain a separate business telephone line.*
 - - - No again! In my own recent businesses, I've never given out a telephone number at all. All orders arrived via e-mail, normal mail, and FedEx. If you do need a number, make it that of a pager, a cell phone, or Voice over Internet Protocol (VoIP).
- *Order business stationery and cards.*
 - - - Don't order either one. You can print letterheads on your own inkjet printer, and there are usually better ways to advertise than with a business card. Try a colored postcard, a booklet, or hand the prospect your self-published book! (In quantity, you can get a 64-page book for as little as 98 cents a copy.)
- *Develop a detailed business plan.*
 - - - I have never developed a business plan in my life. Those who do develop them usually change or abandon them as soon as things get under way. The primary use of a business plan is to get financing from a bank or from a venture capitalist, but you are going to start out on a cash basis—*right, Bunky?*

A few final privacy tips

- Do not give your Social Security number to anyone other than a state or federal agency that requires it.
- Either do not use a middle initial, or else use your middle name with no first initial. (The idea is to blend your name in with those who have the same name.)
- Do not give out your correct date of birth. (It is used to identify you almost as easily as if

you gave out your Social Security number.)

- Never, ever give out your true home address. Not to your dentist. Not to your doctor. Not to the butcher, the baker, or the candlestick maker.
- Never, ever show your driver's license to anyone other than a police officer who stops you for a traffic offense. For all other requests for identification—at the bank, the post office, or the airport—show your passport only. (If you do not yet have a passport, obtain one at once. Unlike a driver's license, a passport does not show any address whatsoever, not even your state.

Required reading

How to Be Invisible: The Essential Guide to Protecting Your Personal Privacy, Your Assets, and Your Life, Revised Edition, by J.J. Luna (St. Martin's Press, 2004). In addition to the information found in this section, the book has chapters on repairmen, untraceable trash, alternate names and signatures, how to find and use nominees, security on the Internet, money transfers, anonymous utilities, and how to use New Mexico limited liability companies.

For additional information

See “Contacts” at the end of this book.



APPENDIX - D

Time Out or Burn Out for the Next Generation

The above quote is the title of an article by William Fitzsimmons, Dean of Admissions at Harvard University. He urges prospective students to take a “time off” break of one year, before going on to the university. “For almost thirty years,” he says, “Harvard has recommended this option, indeed proposing it in the letter of admission.”

Margit Dahl, director of Yale’s undergraduate admissions, is also a strong advocate of deferring admission for one year. “We would love it to grow,” she says.

In the UK, taking a year off is called a “gap year.” British universities (and parents) not only accept that students take a gap year, it’s practically expected. Even Prince William went to do volunteer work in Chile before continuing his studies.

“There is a natural break at this time in people’s lives,” says Susannah Hecht, editor of *The Gap Year Guidebook*. “The opportunity is there because there is a lack of responsibilities.” She says that gap years are also seen in England as a chance to develop skills and to take personal responsibility as an adult.

Jean Chatsky, writing in the December 2005 issue of *Money*, admits that when first hearing about a gap year, most parents will roll their eyes or grab their heart with shortness of breath. Nevertheless, she says that “encouraging an exploratory year off—rather than sending your child off to college a scant three months after high school—may be the best way to guarantee that he’ll enter his freshman class with a clear sense of what he wants to do with his life, the ability to manage money better and a better shot at graduating in four years (something that just 37% of incoming freshman do . . .).”

What makes you a candidate for a gap year?

Perhaps you do not yet know what you want to do in life, or you dread the financial problems that will face you once you start college. In fact, it may be that you are unsure if you really want to go to a particular college or if you should go to college at all.

Or, after the pressures of high school, are you a candidate for academic burn out, the

inevitable result of trying to live up to goals set by others that may be alien to you? What have other students done, faced with similar problems?

Spend some serious time at this web site, <http://takingoff.net>, making sure to check out the section called “Real Stories.” Note that in three examples taken from this web site—even though you are already *in* college—you can still drop out for a year:

Martin realized about three weeks into his freshman year that his choice of college was not a good fit so he withdrew to research and reapply for the following year . . . Martin wanted to learn about theater production so he chose to intern at a small production company in Honolulu, where he quickly became the producer’s right hand man: setting up the lighting, creating new props, and even serving as a stand-in for several actors. Learning how to produce a play from start to finish was an invaluable experience for Martin and led to his selection of a university with a strong program in theater arts.

Sam took a leave of absence after his freshman year to think about transfer possibilities. During this time he went to London for four months where he worked at a small dot-com company that hosted a web site for sports information. By combining his passion for sports and interest in journalism, Sam was able to work his way up to being the senior writer and editor for the golf web site. He also had the added benefit of seeing the inner workings of a start-up company.

Jen felt that she had always been on the fast track and so decided to take a gap year to pursue her passion for dance, Spanish, and community service. She spent her first semester in Costa Rica teaching and working on community service projects that combined the needs of the village with her special interests and talent. After returning home for 3 months to earn money for the remainder of her year, she took off for Spain to attend two different intensive courses in flamenco dance; between courses she studied art history in Florence for seven weeks . . .

At this same web site, go to “Frequently Expressed Questions and Concerns.” You will read that after taking a gap year, “students are reenergized by their experiences and look forward to school with a purpose and focus that may have been previously missing. Time in the real world allows students to gain more insight into the value of their education, helping them return to the classroom for the right reasons.”

Some of the “right reasons” for taking a gap year

Each case will be different, and the suggestions that follow are merely meant to help you in your thinking. In some cases it may be necessary to take on a full-time job plus another job on the weekends and save, save, save for the college years ahead. Even if the jobs are not in the field that you plan to pursue, there is no harm in getting a taste of the real world and how it functions. That said, let’s review a few more interesting alternatives:

Spend a year in another country

If your parents or your grandparents were immigrants, why not choose the country they came from? Perhaps there are even distant relatives who would allow you to stay with them if you help out on expenses.

Or, if you plan to learn Spanish, why not go to Costa Rica or even to Spain? Spain would be better, although living expenses there are similar to the United States. One of our grandsons is currently in Costa Rica, studying to be a legal translator, and gets by quite well on the \$400 a month his parents send him.

Said Sarah, at that time a junior at California State University-Fresno, “In high school, I thought I’d major in music. But after teaching in Argentina, I realized my dream career is teaching. Needless to say, my major is education.”

For more information about jobs abroad, summer work, and overseas volunteer work, check out <http://www.gapwork.com>.

Spend a year in Alaska

The advantage of staying in a U.S. state, of course, is that no permission is necessary in order to work, and wages are higher than elsewhere in the world. Even living in Anchorage will give you a new perspective on life, and yet you have all the conveniences and little real cold. A step up in adventure would be to move to Fairbanks and find out what it’s like to survive forty-below weather. A big bonus is to see the northern lights streaking across the sky—something that tourists from around the world come to see.

However, the real adventure will be to spend a year in Alaska’s Aleutian Islands, where the work is hard but the pay is good. Fifty years from now, you’ll still be telling friends and grandchildren about the year you lived on the island of Unalaska and worked in the port of Dutch Harbor!

If you can’t move, at least travel

Travel a month or two at a time, and get as far away from home as you can. Tamekia Reece, in her article “Do You Need a Break?” (nextSTEPmag.com), quotes Richard Foley, an 18-year-old New Yorker who’s on his gap year:

“Starting college right after high school “wasn’t me,” says Foley. “I wanted to be free and travel before hitting the books again.” (He and his friends have already been to Hawaii, Alaska and Asia.) On his year off, Foley says “I’ve learned things that I *never* would’ve learned in a classroom!”

Get a job that’s related to your future field

If you plan to be an architect, get a job in construction. If your major will be journalism, get a job—no matter how lowly—with a newspaper. And if you plan to become a forest ranger, *make sure* you get a job with the Forest Service beforehand! (Had I done so in 1949, I would have saved myself three misspent years!)

If nothing else, the fact that you actually had a job will give you an edge in the future. Imagine that you are one of 30 applicants after the same job. The other 29 are holding basically the same resume in their sweaty little hands but on yours is the fact that you took the initiative to spend a year acquiring hands-on experience in the same field. Who gets the job?

In agreement with that, a psychology major at the University of Wyoming in Laramie who took a gap year in order to save up some money has this to say: “I worked at a crisis intervention center. The experience will look good on my résumé.”

Start your own business

Although the premise of this book is to skip college and go into business for yourself, you might also consider starting a business that can later be kept going part time, when you return to

school. (If, of course, the business does better than expected, you will have the option of skipping college after all.) Ultimately, the decision is up to you, but it's definitely an option worth considering. This may be summed up best in the remarks of Harvard's dean of admissions:

"The testimony from people who have done this [taking a year off] is extraordinary. It permeates the entire way they think about using university."



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