



The End Of The Job and And What You Can Do About It



to
Thrive In A "Jobless" World

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1.0 INTRODUCTION

The rules of the game are changing. The conventional job - the job as we know it today – is fast becoming extinct. Its end creates new and *unfamiliar risks...* and **rich and rewarding opportunities** for those with *initiative*.

Much of the developed world is experiencing the demise of the conventional job, which is based on full-time, open-ended employment.

Jobs are disappearing because of the introduction of new technology, global competition, re-engineering, right-sizing, downsizing, economic downturns, mergers and takeovers, plus a host of other reasons. Truthfully, there is nothing unusual about this. *It is certainly not unexpected* because it is simply the result of economic change. However, the *reality* we face is much more troubling, for what is disappearing is not just a certain number or type of job – or jobs in certain industries, or jobs in specific locations.

What is disappearing is the very thing itself: the JOB – your job!

Here is an interesting prediction:²

Researchers at Harvard University made three predictions about the future:

1. There will be more change in the coming year than ever before.
2. There will be more competition in the coming year than ever before.
3. There will be more opportunities in the coming year in your field, whatever it is, than ever before. However, the opportunities will be different than the opportunities and activities of today.

Interestingly, the researchers at Harvard *made these predictions in 1952*. (Yes, nearly 60 years ago!)

Not surprisingly, these predictions *are as true today* as they were in 1952! What this means is that almost everyone is in a state of transition, in one or more areas of life, all the time. Due to evolution, this rapid rate of change is inevitable, unavoidable and unstoppable. *Knowing how to deal with the change is a primary requirement for living successfully in today's world.*

Here is a more recent prediction:

Within the next two years, 72% of people working today will:

- be in different jobs, in the same or different companies, and
- have different responsibilities, requiring different talents and skills, to achieve different results.

*And those who **fail to respond** to the challenges of change will be **most affected** by it.* (Tracy, 2009)

By the same token, those who do respond to the challenges of change can make:

- *more money;*
- *more easily;* and
- *more often.*

The truth is not for all men, but only for those who seek it.

- Ayn Rand,
Writer

2.0 THE CHANGE IS HERE... TO STAY

The Impact Of New Employment Trends⁴

Due to rapid developments in information and communications technology, the modern world is on the verge of another great leap in creativity and productivity, and the conventional job is not going to be part of tomorrow's economic reality. In a dynamic and growing economy, the work that needs doing changes constantly and the traditional job is no longer economically adaptive. Organisations can no longer afford the inflexibility that the job brings with it.

This does not mean that there won't be any work to be done. There will always be heaps of work to do, but it will not be contained in the familiar roles we call jobs. Many organisations today are well along the path toward being "de-jobbed". The large organisations, where most of the better-paid jobs used to be, are now unbundling activities and dealing them out to independent contractors or little firms, which have taken over profitable niches. Sometimes these niches are located abroad e.g. call centre customer support in India and manufacture of product components in China. As a result, our individual prosperity now requires that we adopt a *radically different perspective on how we make a living*.

Also, the Internet Economy is growing at an astounding rate, offering products and services at a much lower cost than traditional businesses. It is also causing the 'death of distance' – meaning that the location of work is becoming less relevant. So, rather than relocating in order to find work, firms and individuals will be able to work wherever they choose to live. And, as technology evolves, existing jobs will continue to be reshaped and *replaced*.

The Changing Workplace

Clearly, we are no longer entitled to our work. We must *earn* our jobs by *developing ourselves* and providing *valuable services* that influence the company's income through somehow increasing revenues or cutting costs. Simply completing tasks is not enough. We now live in a global economy, which knows no political boundaries, and the means of production (ideas and relationships) are owned by the workers. With the wave of world competition crashing against the door of every organisation, maintaining the traditional employment contract against such forces has become too costly for employers.

Organisations now recognise that the worker-employer contract has changed. Thousands of organisations worldwide are readjusting to global forces and trying to become more efficient, productive and competitive. This is causing a great deal of uncertainty and concern about where some of the trends in the contemporary workplace might be taking us.

The Future Of Work

The trend is toward work becoming more project-based. Basically, a person will be hired and assigned to a project. As the project progresses through its different phases, the person's responsibilities and tasks will change with it. Hence, the job becomes a package of capabilities, drawn upon in an assortment of different, project-based situations, with work groups being formed and disbanded as the project dictates. Anything that stands in the way of rapid separation or regrouping will have to go. Therefore, in future, a worker will be far more likely to be hired for a project, or a fixed length of time, than what a job holder is today.

In fact, many of the jobs of the future don't even have names yet.

If you
want to
succeed,
you
should
strike out
on new
paths
rather
than
travel the
worn
paths of
accepted
success.

- John D
Rockefeller

It is quite likely that a person will be assigned to more than one project at a time and each project will be in a different stage of progress. This means that a person will require to work under several different team leaders, keeping different schedules, being in various places, and performing a number of different tasks. As the responsibility for coordinating tasks and meeting production schedules devolves onto lower level employees, frontline staff will be required to exercise what were formerly managerial functions. (Bridges, 1994)

The Organisational Impact of Change

Hierarchy will implode because, in such a fluid work environment, it simply cannot be maintained. People will literally report to each other! Flatter organisational structures (with fewer reporting levels) have the advantage of being less resistant to change, and they potentially allow for improved communication flows.

The whole idea and practice of "management" will be reinvented. Middle management, as we currently know it, will disappear. Many will be returning to the 'hands-on' work they did before they were promoted into management. In a de-jobbed environment, there will be greater emphasis on workers managing themselves and acting toward the business as if they had an ownership stake in it.

Embrace The Change

You need to embrace the change, because your job is not an entitlement. The company is not responsible for you. It cannot be - it has its own pressures, and best interests, in mind. You are responsible for yourself. You need to work as though you are working for yourself - doing what you do best and satisfying your 'customers' (i.e. the people you serve and who, ultimately, create your income). You have to be a perpetual learner, being prepared personally and professionally. It is not enough to just put in time.

So, the best jobs will go to the people who produce high quality work, cost-effectively. This means that you must keep your skills honed and polished, and possess the temperament (attitude) and resources (productivity tools) that the work requires.

The Shift Is Already Underway

The shift from the "Job Paradigm" to the "Income Paradigm" is well on its way.

Today the pace of economic change is such that, in less than 50 years, we have moved from the Industrial Age to the Information Age! We have moved from the era of *Jobs and Employment* to the era of the **Entrepreneur and the Self-employed**.

Also, because of the rapid change we are experiencing, career cycles have been shortened. In the past, jobs were lifetime commitments. Today there is no such thing as job security. In fact, commentators will tell you that if you have not been laid off yet, you can count on it in the future. What we don't realise is that, when times get rough, more often than not, talented but dependent people are cast aside with the rest. Today, senior people, with hard-earned education and a wealth of experience, find themselves being laid off, with few prospects of being re-hired at all, let alone at an income lower than their previous level.

Given that the average income of over 65 year olds is about half the level of the average national income (i.e. about \$22,000 p.a.), with the current cost of living and the aging population, this means that about 96% of people will live in

Economic disaster begins with a philosophy of doing less and wanting more.

- Jim Rohn

poverty for an average of 20 years in retirement, when they should be living life to its fullest!

So, instead of being focused on a *job*, you need to look at opportunities to make an *income*.

Imagine This!

Imagine, for a moment, that your entire industry vanished overnight and you had to start over again in a completely new business, doing an entirely different job. What would it be?

Please don't think that this question is speculative and that it applies to someone else, because *it is a question you might have to deal with at some point in your life*. This situation might not apply to your entire industry or, for that matter, your company, but at the very least it is likely to apply to you. It is not uncommon for a person to change careers two, three or more times in life – sometimes by choice, but oftentimes by forces outside our control. So, there is a strong likelihood that, at some point in your life, you will need to start over again, *doing something entirely different*.

Whatever got you to where you are today is probably not enough to keep you there. Unless you are continuously upgrading your knowledge and skills, you are becoming more and more obsolete each day. And, I can tell you this much, if you are presently not happy with your lot (i.e. the results you are getting in life today), you had better start developing some alternatives, before it is too late.

Never before have global economic trends had such a fast and devastating impact on entire industries, companies and individuals!

3.0 WHAT YOU CAN DO TO PROSPER IN A WORLD WITHOUT JOBS

Here are some things you can do to protect yourself from redundancy and put your career on the fast track.

3.1 Be Goal-Oriented

Set clear, specific goals for each area of your life and then make plans to accomplish them. You must plan your work and work your plan. Look beyond the horizon to see the future. *Observe trends, notice changes, see shifts, and hear the nuances that others miss*. (More about this in section 4.0)

3.2 Increase Your Earning Ability

We are living in the Information Age, where knowledge is the raw material of production and value creation. You are your own boss, regardless of who writes your cheque. It is your investment in your knowledge and skills that will determine how much you earn. You can increase your knowledge and skills, without limit, over time.

Effectively, you are the CEO of your own "Personal Services Corporation". It is important that you see yourself:

- as the president of a company, with just one employee: *yourself*
- as having one product, that you will sell in a competitive marketplace: *your personal services*

As the CEO, you are responsible for every function of your business, even though it consists of a single person, with a single product. You are in charge of marketing, research and development, quality control, finance, production and

If everyone is thinking alike, then someone isn't thinking.

- Denis Waitley

sales. You are also in charge of your own training department. Therefore, you should have an ongoing professional and personal development program, with adequate time and money allocated to it. You should have a plan of what you are going to learn and how you are going to learn it.

As the president of your own personal services company, you are 100% responsible for planning your future. The skill and competence, with which you carry out your personal business functions, largely determines the course of your career, the quality of your life, and the height of your *earning ability*.

To protect yourself from redundancy, you must continually be asking yourself:

- How vulnerable am I?
- What is my next job or career going to be?
- What knowledge and skills must I acquire?
- What trends must I watch?

...and then position yourself to take advantage of the present, and future, trends.

Recognise that:

- if you are not growing, you are stagnating.
- if you are not getting better, you are getting worse.

And, unless you take steps to increase your earning ability, you have no future in the information age. You will probably work at low-paying jobs, marked by continued periods of under-employment and unemployment.

3.3 Develop Leadership Capability

A study at Stanford Business School examined the qualities that companies look for, in promoting young managers toward senior executive positions. The study concluded that there were two important qualities required for great success in leadership:

• Be A Great Team Player

The first is the ability to put together a team and function as a good team player. Since all work is ultimately done by teams, and the leaders' output is the output of the team, the ability to select team members, set objectives, delegate responsibility and, finally, get the job done, was central to success in senior management. It is important to value people and value relationships, because "Together Everyone Achieves More" (TEAM).

• Keep Your Cool

The second quality, required for rapid advancement, was found to be the ability to function well under pressure, especially in a crisis, when everyone is watching, observing and privately taking notes. Keeping your cool in a crisis means to have a clear vision of where you want to go, and practice patience and self-control, under difficult or disappointing circumstances. As Rudyard Kipling once said, "If you can keep your head when all around you are losing theirs, and blaming it on you, then the world is yours and all that's in it".

3.4 Accept Responsibility

One of the most important personal decisions you can make, on your road to success, is to accept complete responsibility for the results in your life, including everything you are and everything you will ever become. This acknowledgement has been the defining moment for many successful people throughout history. You can refuse to make excuses, complain or to blame others. When you accept an assignment, deal with the challenges and growth

Change the
changeable,
accept the
un-
changeable,
and remove
yourself
from the
un-
acceptable.

- Denis Waitley

experience that it offers. When you accept full responsibility for a situation, it means you have the power to create the solution.

3.5 Be a Problem Solver

Tell your boss that you want greater responsibilities and then, when you get them, put your whole heart into doing an excellent job. Be creative. Be a problem solver, focused on providing solutions, rather than just 'doing your job'. Always look for a better, faster, cheaper way of doing things. When technology or a new competitor or a change in the economic situation requires an adjustment, be the first, and quickest, to respond. Offer more value than you receive payment for because, if you do more than you are paid to do, eventually you will get paid more for what you do.

3.6 Become 1000% Better³

The key to long term success is for you to dedicate yourself to continuous improvement. If you become *one tenth of one percent* more productive each day, that amounts to 1/1000th improvement per working day. Is that easy? Of course it is!

- One tenth of one percent more productive each day; equates to ½ of one percent (i.e. .5%) more productive each week (assuming a 5-day work week)
- This translates to 1% more productive every 2 weeks
- And because there are 52 weeks in a year, this means that you can become 26% more productive each year
- 26%, with compounding, amounts to doubling your overall productivity and performance every 3 years
- And 26%, with compounding, times 10 years, will make you 1008% more productive over the next decade – see calculation below.

That is an increase of *ten times* over ten years! Imagine being 10 times more productive than you are at present. How will that affect your life... and income?

Year	Beginning of Year	End Of Year
1	100	126
2	126	158
3	158	200
4	200	252
5	252	317
6	317	400
7	400	504
8	504	635
9	635	800
10	800	1008

This is called the *Principle of Incremental Improvement*. It is the primary reason for all great success stories. By the yard, it's hard. But inch by inch, anything's a cinch!

Make
education
a
continuing
never-
ending
process.

- Nido Qubien

The cumulative effect of becoming a tiny bit better and more productive at your field, amounts to a tremendous increase in your value, and your output, over time. So, make a decision, right now, to be 1000% better. Commit yourself to continuous personal and professional development. Read extensively, listen to audio programs, attend seminars and take additional courses. This process will completely transform your life.

A Technique To Become More Productive

Work hard and, more importantly, *work smart*. The key question you must ask is: "What is the most valuable use of my time, right now?"

This is the key to overcoming procrastination and becoming a highly productive person. Every hour of every day, there is an answer to this question. Your job is to ask yourself the question, "What is the most valuable use of my time, right now?" over and over again, and to always be working on the answer to it, whatever it is.

Do first things first and second things not at all. As Goethe said, "The things that matter most must never be at the mercy of the things that matter least."

The \$25,000 Idea

In the early 1900s, Ivy Lee, an efficiency consultant had a meeting with Charles Schwab, the president of U.S. Steel. During this meeting Schwab explained to Lee that he felt that his company had the knowledge and skills it needed to move forward, but he thought they were lacking when it came to "getting things done". The reason he had requested to meet with Mr. Lee was because he hoped that Lee could provide him with a solution to this problem.

After listening to the president's thoughts, Ivy Lee said that, in less than 15 minutes he could show him how to accomplish his goal, if he agreed to try the solution for at least a couple of weeks and then to pay him what he thought the idea was worth. The president happily agreed and Ivy Lee gave the following advice:

Each day, at the end of the day, take out a sheet of paper. Write down the six most important things you have to do the next day. Then rank those items in the order of importance. When you come in the next morning, take out the paper and start with item 1. When you have finished that item, move on to number 2 (and so on down the list). If you cannot complete an item because, of external factors, skip it and move on to the next one. At the end of the day make another list of the six most important items you have to do the next day... and so on.

After the meeting, which hadn't lasted more than 30 minutes, the president started using this system on a daily basis. After a short period of time he saw a dramatic increase in the efficiency at which he was able to get things done, so he passed this idea along to his department managers and asked them to pass it on to others within the company.

A few weeks later, when they met again, Schwab handed Lee a check for \$25,000 and said, "That was the best advice I ever had." Thus, this simple idea has become known as "The \$25,000 Idea".

It is said that years later the company president commented that this was the best investment he had ever made, and that this single idea had a serious contribution to the company's growth from a small firm to an industry leader. (Note that \$25,000 in today's value is worth more than one million dollars!)

This is one example of a simple idea that produced an impressive result, for both the creator and the user. Ideas occur all the time. Act on them and share them. Who knows, a simple idea might make you a fortune, too.

It is not enough to be busy, so are the ants. The question is, 'What are we busy about?'

- Henry David Thoreau

3.7 Change Your Attitude

Your attitude is one of the most important factors for creating your success. It is said that fully eighty percent of your success, as a person, will be determined by your attitude, and only twenty percent by your aptitude. No matter what people do, wherever you find people doing an outstanding job, and getting outstanding results, you will find people with a good attitude.

A positive mental attitude, or a constructive and optimistic way of looking at yourself and what you do for a living, goes hand in hand with success in every field. By acting on your tasks with a positive attitude, you will give it the energy needed for it to grow. So, be enthusiastic about your work assignments. Enthusiasm is like a ripple in the water ... it spreads. It is said that attitudes are contagious. Make sure that yours is worth catching!

3.8 'Stuff' The Recession

How often have you heard the dreaded "R" word in the news recently?

We're repeatedly being told that the good times are over, and that we must brace ourselves for tough economic times. The smart thing to do is to snub the recession. Don't buy into the prevailing poverty consciousness. Keep away from bad news and negative people. According to an old Chinese adage, "When strong winds are blowing, some hide behind walls and others build windmills."

Be optimistic. A recessionary climate doesn't necessarily have to affect you! Remember, many smart operators became successful during market shake-downs caused by recessions. Individuals and businesses are still growing and thriving in this climate simply by having an abundance mindset like...

The Little Red Hen

*Said the big white rooster, "Gosh all Hemlock, things are tough,
Seems that worms are getting scarce and I cannot find enough.
What's become of all those fat ones is a mystery to me;
There were thousands through the rainy spell, but now where can they be?"*

*The little red hen, who heard him, didn't grumble or complain,
She had been through lots of dry spells, she has lived through floods of rain;
So she flew up on the grindstone and she gave her claws a whet,
And she said, "I've never seen a time there were no worms to get."*

*She picked a new and undug spot; the earth was hard and firm.
The big white rooster jeered, "New ground! That's no place for a worm."
The little red hen spread her feet, she dug fast and free,
"I must go to the worms," she said, "the worms won't come to me."*

*The Rooster vainly spent his day, through habit by the ways,
Where fat worms have passed in squads, back in the rainy days.
When nightfall found him supperless, he growled in accents rough,
"I'm as hungry as a fowl can be. Conditions sure are tough."*

*He turned to the little red hen and said, "It's worse with you,
For you're not only hungry, but you must be tired too.
I rested while I watched for worms, so I feel fairly perk;
But how are you? Without worms too? And after all that work?"*

*The little red hen hopped to her perch and dropped her eyes to sleep,
And murmured, in a drowsy tone, "Young man, hear this and weep,
I'm full of worms and happy, for I've dined both long and well,
The worms were there, as always - but I had to dig like hell!"*

You are
the only
problem
you will
ever have
...and you
are the
only
solution.

- Bob Proctor

*Oh, here and there white roosters are still holding sales positions,
They cannot do much business now, because of poor conditions.
But as soon as things get right again, they'll sell a hundred firms -
Meanwhile, the little red hens are out, a-gobbling up the worms.*

- Anonymous

Count your blessings and share some of what you got. It sends a signal to the universe that you are operating from a platform of abundance and, invariably, you will attract even more abundance into your life.

It is never
too late to
be what
you might
have
become.

- George Elliot

WARNING!
The Following Section Is About
How to
Earn *More Money, More Easily, and*
More Often
...and it might not be for you!

The easiest thing to sell is money *at a discount*. If I had a stack of \$100 bills (certified by the Reserve Bank as genuine and real) and sold them at a discount for \$60 each, I probably wouldn't have much trouble selling them to you... would I?

Amazingly some people would say, "Gee, I can't afford it". These people just don't get it. In a similar manner, if (for example) I showed how a person could invest \$10,000 in a project and turn it into \$12,000 by the end of one month, most people won't be interested. This is because most people are skeptical and generally have a tendency to focus on the short term *cost*, instead of the longer term *benefit*.

Out of every 100 people who read this report, about 70 of you *simply won't get it*. This is quite normal. It just means that your destiny is different. Now, about 30% of you will catch the vision, but only about 5% of you will immediately pick it up and run with it. That's normal, too. This section of the report is for that 30% of you who will see the potential, but just haven't seen the need to explore the possibility that there are much smarter options to create a rich and abundant life.

Most of you have a 'job mindset'; this section is not for the job seeker. It is for those of you who recognise the need to break away from conventional thinking (i.e. commonly accepted beliefs and, in particular, the conventional job). This section is for the person with the 'entrepreneur mindset'. Let's be frank. Successful people are enterprising. *Entrepreneurship is the most time-tested and widely-accepted way to create wealth.*

If you are part of the 70% crowd, I say 'You can stop right here; there is no need to read further'. Use the concepts discussed earlier in this report to step your career up to the next level.

To the 30%, who see the need to be financially independent, I say 'Read on; the best concept is yet to be revealed'.

Progress
always
involves
risk.
You can't
steal
second
base and
keep your
foot on
first.

- Frederick B.
Wilcox

4.0 SELF-EMPLOYMENT: YOUR BEST BET YET

There was a time when the smart thing to do was to get a good education and secure a well-paid job with a stable company. Today, that is not your best option; there is no real security in a conventional job; there is, generally, greater security in working for yourself. As I said earlier, today it is important to regard yourself as self-employed, regardless of who writes your cheque. However, it is even more important that you *actually become self-employed*.

It is said that one day all jobs will be ‘businesses’, in a sense – jobs will be contractual, commission-based, freelance or casual, and *individuals will be rewarded according to performance*. So, you will be working for yourself, whether you like it or not.

Economic risk is being shifted directly onto workers, through contracting, casualisation, and other employment arrangements. Here are some things you might be experiencing:

- pressure to deliver more, in less time
- increased work demands, with fewer staff
- working longer hours, for no extra pay
- hardly seeing loved ones, thereby increasing the tension between the competing responsibilities of work and family

And, the added concerns about job security mean that work is a less enjoyable experience for many people. For many, work is eating their lives – and they can’t see any way out.

In Stud Turkel’s bestseller, *Working*, he states that ‘work provides both our daily bread and our daily purpose’. But does it? For most of us, work consumes so much of our lives that one would hope that it is fulfilling beyond the paycheque.

So, if you are going to be working for yourself, why not do something that is enjoyable and abundantly rewarding, so that you can live life on your terms.

Money Is Important... Very Important

Let’s discuss ‘money’ for a moment. Money is important in our society. Therefore, you need to take wealth seriously for yourself and your loved ones. When you set up a profit-generating, wealth-building program, and make it a part of your life, everything else will improve...

- You can be your own boss and decide how, where and when to work
- You can say good-bye to money-related stress and embarrassment
- You can retire early with secure, ongoing income
- You’ll be more confident
- You can hold your head up, knowing that the future is taken care of
- You’ll be responsible toward your loved ones
- Your lifestyle will, overall, be more enjoyable

What really is money?

Money is simply a “symbol” of value that is exchanged. It is social debt. Generally, the size of your bank account is a measure of how much society ‘owes’ you for the value you’ve already contributed. The simple truth is: Your rewards in life are in direct proportion of the value of your services to others. What you earn today is a measure of the value of your services to others. So, it makes sense that, if you want to increase your rewards in life, *you must increase the quality and quantity of your services to others*.

I don’t
want to be
a
passenger
in my own
life.

- Daine
Ackerman,
Poet and Writer

“How?” you might ask.

Knowing “how” is *the key to unlocking your future for a better life.*

Start where you are, and stretch yourself to let go of the limiting beliefs that hold you back. If you think it's fairly easy to earn \$10 or \$100, try to open your mind to the possibility that maybe, just maybe, it could be equally easy (maybe even easier) to earn \$500 in the same amount of time, or less. Once you've reached that point, push on to \$1,000, and keep going from there. When you think that a certain amount of money is “no big deal,” you'll find a way to earn that much, and that means you'll be contributing more value to others. The money you receive as compensation is your ‘receipt’.

Seek Opportunity, Not Security

Are you aware that successful people often earn 5, 10, even 20 times more than other people, yet they don't work that many times more than others?

They just work *smarter*, applying concepts that give them an advantage over other people. One of the most important concepts, used by highly successful people, is that they seek *opportunity*, while most other people seek *security*.

Opportunity and Security are somewhat opposing concepts. Generally the more you seek security, the less of it you have. As General Douglas MacArthur once said, “There is no security in life, only opportunity.” And the interesting thing is: If you seek for opportunity, you'll end up with all the security you need. However, if you seek for security, you'll end up with neither opportunity nor security.

Most people ‘play it safe’. They get their necessary education and then take what they believe is a safe and easy option. They give away control of their labour to someone else - an employer or ‘boss’ – hoping that this strategy will lead to success.

What this strategy means for you is that your employer decides what you are worth, not you. (Remember, you took the easy option and gave up control of your labour.)

When you ‘play it safe’, effectively you are playing ‘not to lose’, instead of ‘playing to win’. Playing ‘not to lose’ is playing defensively, or playing with fear, and it is a miserable way to live your life. With such a strategy, *ultimately you lose anyway*. To win at this game of life, you need an offensive strategy. You need to be in control of your life.

Are You Trading Hours For Dollars?

Trading your time for dollars is not a solution for financial freedom. You have been conditioned by a fundamentally flawed system, that says you have to sell your time in exchange for a pay cheque. The reality is that a job alone simply doesn't cut it because, with a job, your wealth depends on how much you work. No work, no pay! And there are only so many hours in the day... But your financial life is 24 hours. You've got to leverage time and money to make it work for you, otherwise you will live in mediocrity, for the rest for your life.

Upon retirement at age 65 (now increased to 67), too many people are finding that they don't have the lifestyle they thought they would have - *only 1% are financially free*, 4% are on a budget, and 95% are dead or dead-broke!

The key to financial freedom is to have a stream of income flowing to you, even when you stop working - to be able to be a stay-at-home mum or dad, retire young, travel, enjoy good health and be able to afford to do what you really want to do.

There is no
security in
life, only
opportunity

- General
Douglas
MacArthur

You have a choice. You can resign yourself to a mediocre life of an employee, or you can take a small, reasonable amount of risk and become your own boss.

The surest road to wealth is to build a successful business of your own.

But, what business?

Good question. (I am glad I asked.)

A business that takes advantage of looming economic trends... But, trends with such widespread ramifications that it takes a special know-how (or a radically different perspective) to understand the patterns that are emerging, and then make a sound judgment about putting yourself ahead of the curve.

Become Wealthy In The New Economy!

Understand that everything evolves. Cars evolve, computers evolve, people evolve... and business models evolve, too. *New business models have emerged in direct response to the demands of the current era.* They represent adaptation to a world that has changed dramatically. We are living in a whole 'New Economy', yet many people are sticking to old ways of doing things, but old methods don't work effectively in the New Economy. Here's the truth:

1. Today's new wealth comes from *sharing information* in the Information Age, which is the era in which we now live.
2. Today's millionaires are people with ideas that help others live more effectively, not yesterday's gold miners, oil tycoons, or factory owners.

One of the benefits of the New Economy is a new social equality. There was a time when access to capital was the key factor for success. This is no longer true. Today, someone can land in this country for the very first time with just the clothes on his/her back and a determination to succeed, and then go on to build a multi-million dollar business because of easy access to information and dynamic new markets. This means that there is a *democratisation of wealth* taking place. Examine history and you will agree that wealth and power have consistently changed hands (from fewer to ever increasing numbers of people), as the economy has evolved from one era to the next... and it is happening again... in your lifetime!

For example, the industrial revolution, which occurred in the seventeenth century, and which created massive new wealth at the time, took place over centuries, and led to widespread social, political and economic upheaval. The wealthy class of the day, the landed aristocracy and gentry, found themselves displaced by the brash new factory owners.

This great shift in power is underway NOW. It is the dawning of a *new era* in wealth creation. A whole new industry has evolved; an industry that is projected to create a *millionaire explosion* in the years ahead. Ordinary people will become millionaires. Opportunities for creating lasting wealth have perhaps never been greater, for those who are *ahead of the curve* and able to take action *before* the competition.

So, what is this new industry?

It is an industry that is referred to as *Intellectual Distribution*.

Some are referring to it as "*the best kept secret of the business world.*"¹⁵

Intellectual Distribution is simply the sharing of specific information about new, high-quality products or services that result in sales for which you are generously compensated. Oftentimes, the compensation is *residual* resulting in repeat payments – being paid over and over again - *for the one time effort*

Everything changes; nothing remains without change.

- Buddha

of sharing information.

Imagine being *paid repeatedly for doing a job just once!*

While the concept of residual income is not new, Intellectual Distribution now gives the *average person* a fair and realistic chance to earn it.

Not unlike the Industrial Revolution, which created massive new wealth in the seventeenth century, *Intellectual Distribution* is set to cause another widespread economic upheaval. Only, this time, the pace of change has speeded up. The information revolution is not taking centuries to make a difference; it's happened within a decade or so... *and you can be a part of this revolution.* Do you realise the significance of this?

Here's What It Means For You

What it means is that, if you position *your* economy (what you do for a living) to evolve congruently with the global economy, you can significantly enhance your chances for financial success. Effectively, you will be going with the tide of change, not against it. This is the *smartest* way to financial success today!

You see, whenever there is a major shift in the economy, *some people get rich.*

"Who?", you might ask.

It is those that facilitate the change or usher in the new economy - the 'change-agents'. If you truly understand the significance of this statement, and take advantage of this understanding, you can literally ride this wave of change to the absolute heartlands of financial freedom.

The New Economy offers you a real chance to become truly wealthy - regardless of your background, training or education - provided you are willing to acquire new knowledge and skills. Remarkably, with this new concept you can work from your own home - no employees, no boss, no set workplace and no set hours - starting part-time, while keeping your present job.

FACT: The future belongs to those who see possibilities, before they become obvious.

The Next Millionaires¹

The greatest businesses ever built were not in manufacturing, retailing, or inventing, but have been in systems of *physically distributing* products. Now, renowned economist, Paul Zane Pilzer says, "the fortunes to be made in the years ahead will be predominantly not in physical distribution, but in **intellectual distribution**: educating consumers about products and services that will improve their lives—but that they don't yet know exist. *This is the #1 business opportunity for those who want to create new wealth. It is where a great number of the next millionaires are coming from.*"

In the same way that the Industrial Revolution created massive new wealth in the eighteenth century, today's visionaries predict that the current economic shifts will cause another economic upheaval. Professor Pilzer says that there has never been a similar period in history, that bears witness to the massive growth that's taking place. We are now at the beginnings of a technology-driven expansion, built around methods of *intellectual distribution*.

The August 2004 issue of Fortune Magazine described this economic trend as an 'investor's dream', 'the best kept secret of the business world', and 'an industry with steady annual growth, steady cash flows and high returns on invested capital'.

Errant assumptions lie at the root of every failure. What are yours? What if they are wrong?"

- Brian Tracy,
Author

Pilzer maintains that it's through the intellectual distribution of goods and services that millions will gain their economic freedom.

According to Forbes Magazine ten million millionaires will be created by the year 2016.⁶ **You can be one of the new millionaires, created through intellectual distribution, but...**

Do You Have The Right Mindset?

In our quest for financial success, it is critical that we develop a 'wealth consciousness'. So, what are the most common traits of those with a 'wealth consciousness'?

- o They reject *conventional wisdom*.
- o They understand the simple and powerful *truths about money*.
- o And ,oftentimes, their greatest successes arose out of *adversity*.

Importantly, they are ordinary people, just like you and me!

So, there *is really nothing special about rich people*. There are just a few other key factors that give them an edge over other people, including:

1. **They are enterprising** – they own a wealth-creating business (as opposed to one where the owner is self-employed, but still trading hours for dollars). No question about it: If you want an above-average income in your life, you simply have to consider starting your own business, because it is one of the most effective ways to create wealth. It is very difficult to get rich working for someone else.

Now don't misunderstand me: I am not suggesting that you quit your current job to start a business, because that is not necessary, and often it is not practical. Today, there are excellent opportunities to build a business from your home, starting part-time, without having to give up your full-time job. Just get something going on the side. And, you don't have to invest a ton of money or work endless hours. You can do well starting small.

2. **They apply leverage** – this way, they multiply their resources, their productivity and, most importantly, their income. Leverage is the key to multiplying your potential for success and financial achievement. It involves using methods that allow you to accomplish (a lot) more things, in association with others, than you could accomplish on your own. Every successful person takes advantage of leverage.

If I were to emphasise just one point in this report, this is it: **Rich people leverage.** (Etch this in your memory.)

You can achieve 100 times more, through a team or organisation of people, than you can ever do by yourself. There are only 24 hours in a day and, no matter how talented you are, or how much you get paid per hour, you're limited by the number of hours in a day, and doing it all by yourself means that you are simply trading hours for dollars. This means that there is a cap on what you can earn. So, alone you have no leverage. However, by learning to leverage, you can also benefit from a percentage of other people's efforts and, thereby, dramatically increase your income.

3. **They earn residual or passive income** – that is, income that flows *even when they are not working* – similar to the royalty income earned by best-selling authors or song-writers. It is a fact that a good income is not necessarily the way to financial freedom because, when you stop working, your income stops! Therefore, it is important that, even if you work at a job for a living, you also invest time working on things that will eventually create residual income for you.

Rich
people
leverage!

4. **They satisfy a need** – that is, they engage in ventures that add value to peoples' lives. Remember that money is simply a symbol of value that is exchanged. Money is a reward you receive for the service you render - the more valuable the service, the greater the reward. So, find out what is important to the masses, in the present and the future. Whenever there are needs unmet or problems unsolved, there are opportunities to create wealth.
5. **They take advantage of timing** – that is, they engage in ventures that take advantage of prevailing economic trends, offering products or services that match market needs. Timing is absolutely critical to success. The best way to take advantage of timing is to find out which industries are growing and expanding, and what products and services are popular in those industries, and then to get busy meeting those needs.

The bottom line is: *If you do what rich people do, you too can become rich.*

The Home-based Business Phenomenon

According to the Australian Bureau of Statistics (ABS), the level of business ownership has never been higher. What many people don't know is that home businesses represent a significant sector of the economy. The ABS Characteristics of Small Business, 2004, Catalogue No 8.1270 states that 67% of all small businesses are home-based, making this a significant group in terms of its numbers. Modern computer and communications technology has made running a business from home realistic and profitable!

Home-based businesses are becoming more and more popular. Many home-based business entrepreneurs earn full time incomes with part time, flexible hours. On top of that, there are no day-care worries, commuting in heavy traffic, office politics, etc.

A Golden Opportunity For A Better Life

Understand that there is a democratisation of wealth taking place. Companies can no longer afford to keep all the wealth for themselves. To survive and thrive in this new era, they must share the wealth, with those who become ambassadors for their products or services – the people who do the *intellectual distribution* for them. *It is now the era of the intellectual distribution millionaires.*

As the trend toward intellectual distribution builds, it will fragment and de-marketise large portions of various economic sectors, and will become an ever-larger part of the New Economy. And, in doing so, it will create immense opportunities, for those that get involved early in the process of this growing trend, and facilitate the change that is taking place. For those with initiative, *it is a golden opportunity for a better life.*

Timing Is Critical

Life tends to present windows of opportunity, which will be open for a limited time, but then slam shut forever. Note that Intellectual Distribution is very much in its infancy. NOW is the best time to get involved, not later!

It's Your Call

Many times in our lives we are presented with a challenge - a severe setback or a *golden* opportunity - and how we react (or *fail* to react) determines our future. There are also many times, when we try to convince ourselves to make an important decision about our lives and careers, where the *evidence* and *logic* are so compelling that the *necessity to act* just screams out at us. But still we hesitate and resist, and fail to take that first step.

It is now
the era of
the
intellectual
distribution
millionaires

Recognise that, if you don't *have*, it's because you don't *act*. And if you don't act, you *won't* have - of that, there can be no doubt. Lots of people say they want a better life, but are not prepared to do anything about it. The simple truth is that life rewards *action*, not intention. Opportunities for wealth **rarely** cross our paths during our lifetime, and when they do, it's important that we *recognise* them and, above all, *act* on them. However, we cannot *recognise* an opportunity *if we won't even take a look at it!*

There comes a time in your life when you realise that, if you don't make a different choice, you will remain at this point forever... and life will pass you by. Some of you might relate to these profound words, because you know that you are at a very crucial fork in your life's journey, and you have to decide which road to take. You can take the 'high road' or the 'low road'. By taking the 'high road', you are opting to be the author of the script in your play of life; by taking the 'low road', you are the victim of someone else's script! It's your call.

A Final Question, If I May

Will you be able to save enough money, with your present income, so that you can afford to retire (in comfort) before you die?

5.0 AN INVITATION

It is the end of the "job for life". In place of jobs, there are part-time, casual and temporary work situations. Security no longer lies in working for someone else. Your security lies in your ability to produce.

I'd like you to get the most out of the information presented in this booklet. To do that, you'll have to do more than just read. You need to take action.

I invite you to learn more about *Intellectual Distribution* (the industry that is set to cause a millionaire explosion in the years ahead), and how it is applied in '*The 1-2-3 Formula for Lasting Wealth*', to create what is, perhaps, **the single most powerful self-employment opportunity in the world today**. Don't procrastinate. Demonstrate that you have a 'wealth consciousness'. Act now! Contact the person who gave you this report and request more information about the offer. There is no cost, or obligation, to do so!

I wish you every, and continued, success in generating *more money, more easily, and more often*, and to you living even more of the life you know you deserve.

"Don't wait. The time will never be just right."

- Napoleon Hill,
Author

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About the Author

Virend Singh was born and educated in South Africa. In early 1989, Virend migrated to Australia, to start a new life with his wife and two young children. Since then he has worked for three major corporations, in various systems-related roles, until eventually realising that his chances of becoming financially free in a job was virtually non-existent. In 1998, Virend started a part-time, home-based business which, less than four years later, generated a generous residual income, treble that of his last job.

Virend now enjoys complete autonomy - the kind of lifestyle that most people, including some of the most successful CEOs and business owners, dream about. Virend attributes his success to helping others evolve and grow into the best they can be and achieve their goals in life.

A business professional with an MBA, and a graduate of the ‘school of hard knocks’, Virend thinks of himself as an on-going learner, and a student of life. As a result of learning, first-hand, what it takes to succeed in life, Virend has, by default, become a skilled success-coach.

He is a compelling speaker and trainer, who is committed to helping people improve the quality of their personal and professional lives. He delivers non-profit, customised programs on Self-leadership, Success Mastery and Building A Home-based Business, to select candidates.

For other resources by Virend Singh go to www.VirendSingh.com

Disclaimer:

The information contained in this document does not constitute financial advice in any type or form. It is purely the opinion of the author who has applied this concept with a success system to achieve financial freedom. Hence, it might not be suitable for everyone. The author obtained the information contained herein from sources he believes to be reliable and from his own personal experience, but does not guarantee accuracy. In particular, he disclaims any liability, loss or risk taken by individuals who directly or indirectly act on the information contained herein.

For more information on the concept of Intellectual Distribution and how you, too, can position yourself for financial success, contact:

Name: _____

Number: _____

eMail: _____

Website: _____