

# Contents

Chapter One – What Type of Business Is Best Today? .....	7
Chapter Two – Examining the Network Marketing Industry .....	13
Chapter Three – Our Nation’s Move Toward Natural Health .....	21
Chapter Four – Choosing What To Sell .....	25
Chapter Five – Cultivating Spiritual Skills Through Network Marketing.....	27
Chapter Six – Learning to Communicate with Power and Conviction .....	31
Chapter Seven – Becoming a Successful Networker .....	39
Chapter Eight – How Far Will You Let God Stretch You? .....	57



# 1

## What Type of Business Is Best Today?

### **My Background in Business**

I have worked in various types of businesses throughout my life. When I was in my teens, I sold Fuller Brush products. In college, I worked as a sub-contractor building homes. I worked as a carpenter for several years, and then built properties which I rented and, after many years, sold. I explored the stock and futures markets for several years, reading more than 50 books on the subject and personally experimenting. I have established two printshops, and currently preside over one. I have explored more than 45 network marketing companies, trying about

twelve. I built downlines in four, with over 2000 enrollees. During all that, I have also worked as a pastor for about 25 years, founded a church, taught in a church-centered Bible school, and traveled world-wide full-time during the last ten years teaching the Church how to hear the voice of God. So I have had a life full of many types of activities, all of which have been rewarding and growing experiences.

A summary of my reflections on how to create and release wealth is provided on the following chart.

## Four ways of establishing financial independence

Financial independence is defined as *having your needs met with plenty to lend and give, and receiving this income whether you are currently engaged in your business/ministry, or in a ministry somewhere else.*

	Working as an Employee	Own a successful Small Business	Own a successful Franchise	Operate successfully in Network Marketing
Average start-up cost	0	\$80,000	\$80,000 – \$800,000	\$50 – \$500
Average hours worked per week	45	80	80	15 – 25
Weekly income	\$200 – \$700	\$500 – \$1500 after a 3-year start-up	\$500 – \$2000 after a 3-year start-up	\$500 – \$5000 after a 3-year start-up
Needed to succeed	Show up and perform your job well with a good attitude	Multiple skills, money and good mentors (9 of 10 fail within 4 years)	Multiple skills, money and good mentors (Success almost guaranteed because you are buying good mentors.)	An <b>outstanding</b> company, multiple skills, good mentors (9 of 10 fail)
Job security	Uncertain	Quite certain (after 4 years)	Quite certain (after good training)	Quite certain
Opportunity to retire financially independent	Dependent on the job	Quite good	Quite good	Quite good

From the above chart, it is clear that we will rarely achieve financial independence by simply working as an employee. Basically, we will only earn enough to survive. That is not a fulfillment of God's will for us to be lending and not borrowing. Therefore I feel Christians must reach for more than just gainful employment. We should be stretching for the rest of what God wants us to become.

Let's look at the possibility of beginning our own businesses. The Small Business Administration in the U.S. says that the average small business costs \$80,000 to set up. These costs are out of the reach of many people, as is the \$80,000 to \$800,000 to purchase a franchise.

So the only workable possibility for creating wealth for many people will be to become involved in network marketing. You can start for \$50 to \$500 and operate out of your home. Your risk is small, and, generally, about 90% of it is refundable if you just can't make it go. You do not need an office or employees or payroll taxes, nor do you need to set yourself up as a corporation. In addition, there are many tax benefits to operating a small business from your home. We recommend a whole book in this area at the close of this chapter.

## From Shopping Malls to Network Marketing

Shopping malls were the business boom of the 1960's. Network marketing is the business boom of the new millennium. Although network marketing (also called multi-level marketing and consumer direct marketing) has been around for more than 30 years, it has virtually exploded in the last decade. Currently over \$40 billion of product is moved annually by network marketing.

There are several reasons why this is the time for explosive network marketing growth. Society is finally ready for consumer direct marketing. Delivery services make the shipping of packages simple, fast, and effective. Toll free numbers are easily and freely installed, and can operate right on top of any existing phone line in your home, letting your home line double as a business line, also. Computer tracking of downlines removes all the paperwork previously associated with network marketing.

People are more ready to shop from home than ever before. "Cocooning" is one word being used to describe the mood. People enjoy the hassle-free aspects of home shopping, with no busy or snowy highways, no standing in long check-out lines. Placing an order on a toll free line or over the internet takes only minutes, replaces all this unpleasantness, and the product is at your door in two to four days.

The downsizing of major corporations has thrown multitudes of people out of work and shown the nation that there is *no job security in corporate America*. Over 3.8 million executives, administrators, and managers lost their jobs in the 1980's. Each day in the 1990's, 2650 people lost their jobs. There is no longer job security in working for someone else.

People are looking for freedom, independence, the chance to be their own boss, to have control over their own lives and schedules, and to determine how much free time they will have. Many are unhappy in their current work and do not like the bosses for whom they are forced to work. Network marketing offers a way out of this entire rat race, and once again lets them be in control of their lives.

As a network marketer, you have a one-minute commute to work, can usually work in comfortable clothes, and have a better chance to obtain financial freedom. The average home-based business household earns \$50,250 a year. This is almost double the \$26,000 annual salary the average U.S. employee makes. About 20 percent of all home business households earn in excess of \$75,000 a year. Over 30 million operations are listed as home-based businesses in the U.S. That is approximately 44% of all U.S. households.

The home-based business allows you the opportunity to miss the "Three C's" of big city life: crime, congestion, and corporate stagnation. Of those who work at home, 98% say they are happier, 96% would recommend working at home, and 88% would never return to the corporate world. The top five positive effects of working from home are listed as: 1) feeling more relaxed, 2) having a healthier diet, 3) taking more time off, 4) exercising more often, and 5) having a better marriage and sex life.

Twenty years ago, Alvin Toffler looked at the future in his book, *The Third Wave*. "The most striking change in the Third Wave Civilization," Toffler wrote, "will probably be the shift of work from office and factory back home."

Because of competition between network marketing companies, current companies offer many more services to their distributors and customers than ever before. The integrity of the network marketing industry is growing at a rapid pace. For example, one of the companies I work in has been in *Inc. 500* (which lists the 500 fastest growing privately held companies in the U.S.) for four years in a row. And, it has received an "A" financial rating all four years. This is the highest financial rating a company can receive, and no other company in the history of *Inc. 500* has received it for four consecutive years. Talk about network marketing companies hitting the TOP! Another company I work in went from \$0 to \$100 million in sales in its first twelve months of existence and from 0 to 120,000 associates in its first two years! This has never happened before.

## 10 Ethical Network Marketing

I believe that as we move into the 21<sup>st</sup> century, network marketing will be seen as the great marketing revolution. The person who sees this marketing shift taking place, carefully researches the various companies, and becomes involved in the very best, will be in an outstanding financial position after he works his company for three years.

I believe part of being a prophetic individual is that you are able to sense shifts in the winds which blow across the earth. I believe there is a wind blowing which represents a massive shift in the way we purchase our goods. If this is indeed true, the Church (which is people like you and me) has an outstanding opportunity to demonstrate its prophetic nature by sensing this change in marketing approaches and being on the forefront of it. The fruit will be that they reap the financial spoils which come to those who lead in taking the land of business back for the Lord.

### Network Marketing—The Optimum Business Opportunity

Let's review again the reasons network marketing is such an outstanding vehicle for achieving financial freedom.

1. Minimal capital required for start-up.
2. No employees. This means no hiring, firing, workman's comp., etc.
3. Limited paperwork because the company's computer handles all sales volumes and commissions due.
4. Low overhead because you work out of your home.
5. You have immediate, unlimited income potential.
6. You have a flexible schedule. You choose where and when you will work.
7. You have no territorial restrictions. You generally have access to several nations. You can actually vacation in various nations of the world and build your company while on vacation.

8. You have many tax benefits since you are self-employed.
9. You feel independent because you have no boss. Everyone on your team works together towards everyone's success.
10. It offers an exciting and challenging career and a chance for personal growth and development.

### A Couple of Questions to Ask Yourself

Are you financially free today? Are you able to lend and not borrow? Are you able to create and release money for the Kingdom of God? Are you doing exactly what you enjoy doing? Are you free to spend all the time with your family you desire? Are you able to spend all the time in ministry which you desire?

If you are not happy with your answers, what are you going to do about it? If you continue to do the same things you have been doing in the past, you will continue to reap the exact same results you are experiencing today. One definition of insanity is to do the same thing you have always done and hope for different results.

If you are not totally satisfied with your answers, you need to *begin doing different things* so you can get different results. If you are not willing to make this step, you will always struggle with unfulfilled dreams and hopes and will not live to fulfill the destiny God has given to you. Please do not let this happen to you. Please take the steps necessary to change your life today. It is your life. You are the one who has to live it. It might just as well be full to overflowing, rather than encumbered with limitations which God never intended for His Church to bear.

About 95% of Americans retire with limited incomes and no financial freedom. This need not be in the richest nation in the world. If you become one of these 95% it will have been your choice. I pray that instead you choose to become wealthy enough so that you can freely lend and not borrow. In future chapters, I will show how you can do this.

Thought: If you do what 95% of the people you know are doing, you will get the same results that these 95% are getting. You must choose to do what the 5% are doing.

God spoke the following prophetically in our midst:

“People have dealt with business; churches have dealt with business; ministries have dealt with business; now, I, the Lord, shall deal with them through business. Sound the trumpet call. The ground that was called business shall now be Mine and My enemies shall surrender and My adversaries retreat, and the spoils of battle shall be divided among the victors as a trophy of their inheritance.”

In the next chapter we will explore ingredients to look for in an outstanding network marketing company.

### What about investing?

In this book, I have not addressed the issue of investing, through which many have acquired wealth. One book which lays out a number of sound principles concerning investing is entitled *The Wealthy Barber* by David Chilton, published by Stoddart Publishing in Toronto, Canada. If interested in investing, you may want to read it. A few of his principles follow.

1. Don't invest in any mutual fund which does not have a 10-year consistent success record of a high rate of return (perhaps 15-25 percent every year).
2. Make sure the same man is overseeing the fund who has overseen it for the last 10

(profitable) years. When he retires, withdraw your money, because you have no idea if the new manager has any expertise.

These two simple rules will put you on pretty good footing if you choose to invest.

### Additional Reading

*The Wealthy Barber* by David Chilton

*Your Destiny* by Robert Natiuk

*Financially Free* by Dennis Windsor

### Think and Discuss

1. What are the four ways of establishing financial freedom? Which ones have you tried? How well have they worked? What would you have to do differently in the future to achieve your financial destiny?
2. Why is society ready for network marketing in the in the new millenium? Do you agree with these reasons? Do you think there is a shift toward network marketing in our society in the 21<sup>st</sup> century such as there was in the 1960's toward shopping malls? Why or why not?
3. Are you currently financially independent? Are you in the position where you can lend and not borrow? Are you able to spend all the time with your family and in ministry that you desire? Will you be able to retire financially independent? If not, are you willing to make whatever changes are necessary to get satisfactory answers to these questions?
4. What are the blocks that would keep you from making the necessary changes? How can these be overcome? Will you overcome them by the power of the Holy Spirit?