

From **Bo's** Brain:

Claim Your Destiny *Take Your Place in the History of This Planet*

You're a great person.

You may not feel great, but that doesn't change the fact that you're great.

Why do I say that? There are two reasons for your core greatness.

First reason: *God made you.* You're no accident. You're not here by chance. By the mere fact that you're God's idea, how can you not be great? Every part of you is designed by God so you're a great person.

Second reason: God gave you a great gift that only you can give the world. You've got a special role to play in the history of this planet, and unless you take your place in God's scheme of things, the world will be a poorer place because of your absence.

Recently, I was talking to a very successful man, someone who has been able to impact the world with his work. I asked him, "How were you able to reach great success?" His answer was powerful. He told me, "It's a matter of claiming your destiny."

Shucks, I love his answer.

People who've had massive impact on the world are compelled by this inner belief that they have a destiny to fulfill.

That what they're doing isn't something that they just stumbled upon. They believe that what they're doing—and what they're supposed to do—is a divine calling.

Let me proclaim to you: You are *destined* for greatness. Our problem is that we don't believe in it, we don't claim it, and we don't act on it.



Today, in this issue, I want to teach you how to claim your destiny.

May your dreams come true,

Bo Sanchez

P.S. Help Your Friends Transform Their Financial Life.

On September 20, I'm giving my "Banner" Seminar again, *How to Make Millions in the Stock Market*, that gives the most important steps needed to start investing in the stock market—and create millions over time. Invite your friends over and let them change their financial lives forever. For more information, visit www.TrulyRichClub.com/StockMarketSeminar

Increase the Quality of Your Wealth By Increasing the Quality of Your Work

by Bo Sanchez

When we think of millionaires, we think of huge celebrities. We think of Leonardo de Caprio, and Johnny Depp, and Bo Sanchez (Sorry, I'm sometimes plagued by unexplainable psychotic episodes).

But these top celebrities are less than one percent of all the millionaires in the world. If you survey the wealthy people, here are the figures:

1 percent	= highly-paid celebrities
5 percent	= highly-paid salesmen
10 percent	= highly-paid doctors, lawyers...
10 percent	= highly-paid executives
74 percent	= entrepreneurs

Not everyone can be a Tom Cruise, or Brad Pitt, or Chris Evans or...yes, Bo Sanchez. (Man, the psychosis is getting worse.)

So just from the statistics above, your biggest chance of becoming a millionaire is by becoming an entrepreneur.

Today, I'd like to talk about having an *Entrepreneurial Mindset*, whether you're an entrepreneur or employee. Here's my message: *To increase the quantity of your wealth, increase the quality of your work.*

Two years ago, I remodeled my house. I noticed that the masons, painters, carpenters, and electricians worked very hard. While I was writing inside my airconditioned home office, seated on a comfortable chair, those guys were under the sun, working for eight hours.

But after fiddling with my calculator, I realized a crazy thing. Whatever they earned in a year, I earned in a day. Why the discrepancy? What's the difference between the work of employees and the work of entrepreneurs? In one word, it's the magic of *Ownership*.

Today, you'll also learn the two kinds ownership that will make you wealthy: Indirect Entrepreneurship and Direct Entrepreneurship.

Let's begin...

The 3 Ways of Becoming Rich

One day, three friends--Walker, Runner, and

Racer--heard of a gigantic pot of gold sitting on top of a mountain.

The only way to reach it was by foot.

Walker chose to WALK up the mountain.

Runner, a little bit more physical, chose to RUN up the mountain.

And Racer, who is very impatient, chose to RACE up the mountain like he was in a 100-meter dash. He believed it was a race—that the first guy to reach the top wins the pot of gold. And the others won't have any...

What happened to this third guy? After 30 minutes of running like a maniac, he collapsed. He suffered a massive heart attack and died up the mountain.

I'm using this as an analogy for the three kinds of people who want to become rich:



1. Some WALK to their Millions (Around 20 Years)
2. Some RUN to their Millions (Around 6 to 9 Years)
3. Some RACE to their Millions (Around 1 Year)

Never Be in a Hurry to Get Rich

I repeat: I will NOT recommend the third option because of the slight inconvenience that you may die. The Bible says, *People who can be trusted will have many blessings, but those who are just trying to get rich in a hurry will be punished* (Proverbs 28:20).

This is the reason why there are many scams out there—because people are in a hurry to get rich. Do you remember Multitel? Or Royal Manchester Five (RMF)? Or FrankSwiss? Or Legacy Group? Or Aman Futures? All of them promised high interest for your money.

Beware of anyone—even friends—who borrows money from you at high interest rates. If it's too good to be true, it's *not* true.

Tell someone, "Don't be in hurry to get rich."

But the more common scam is when money

becomes more important than family: A lot of people are so in a hurry at getting rich, they lose their marriage, they lose their kids, they lose their health, and they lose their relationship with God.

Friend, becoming wealthy is not a 100-meter sprint.

Becoming wealthy is a marathon!

There's Enough Gold for Everyone

Aside from the distance, the difference between a sprint and a marathon is simple: In a 100-meter sprint, only the first person to reach the finish line is a winner. But in a marathon, everyone who reaches the finish line is a winner.

Let me insert a very important lesson here: People who believe in abundance know without a shadow of a doubt that *there's wealth for everyone*. We're not competing. There is NO race because the pot of gold is INFINITE. Because you cannot measure God's abundance. Everyone who climbs that mountain of wealth—whether first or last—will share in the infinite pot of gold.

Today, let me explain the two ways of becoming wealthy: Walking to Your Millions (Around 20 Years), and Running to Your Millions (Around 6 to 9 Years)

1. Walking to Your Millions (Around 20 Years)

When I discovered the power of investing, I realized that anyone can be rich. As long as you have a steady income and you have the discipline to invest regularly, you'll retire a millionaire.

If you've heard me speak before or read any of my financial books, you know this very well: Slice off 20 percent of your monthly income and invest it in gigantic companies in the stock market every month like clockwork. (If you want more information, please join me in my financial seminars—*How to Be Truly Rich* and *How to Make Millions in the Stock Market*. Or read my book, *My Maid Invests in the Stock Market and Why You Should, Too*.)

"Walking to Your Millions" is brilliant.

My seminars and books have started a quiet revolution. I'm happy to announce that THOUSANDS of my readers and listeners are already investing each month in the stock market, and they will become millionaires in 20 years, with some much earlier than that. Managers, maids, market vendors, morticians, masseuses, and messengers... Whatever job you have,

you'll become a multimillionaire, if you follow our simple investing formula.

This is the first kind of Ownership that will make you wealthy: Indirect Ownership. When you own a small part of gigantic companies.

If you put P2,000 a month in the bank for 30 years growing at 0.5 percent a year, you'll have a total of P780,000. If you put P2,000 a month in the stock market for 30 years growing at an average of 12 percent a year, you'll have a total of P6.5 million. (Note: It doesn't grow uniformly like a bank account. In fact, there are years when growth is negative. But over all, it averages at 12 percent a year.) Why does it grow much more? Because when you put money in the bank, you're a lender. But when you put money in the stock market, you're an owner.

I told my maids, "Tell your friends, 'I now own a few businesses. But I don't manage them. My business partners are the ones who manage them for me. Who are my business partners? I was afraid you won't ask. The guys who are working for me are Henry Sy, Jaime Zobel de Ayala, John Gokongwei, Manny Pangilinan, Andrew Tan..."



Next, I'd also like to talk about *running* to your wealth...

2. Running to Your Millions (Around 6 Years)

When I explain the two ways of becoming rich (Walking and Running), people ask me, "Bo, what should I use?"

I always tell them, "Use both."

Because both are about *ownership*.

Here's the simple formula:

WALKING to your millions is about being an *Investor* while RUNNING to your millions is about being an *Entrepreneur*. An investor owns a small part of a big business, while an entrepreneur owns a big part of a small business.

No, I don't want you to resign from your job. Instead, I encourage you to keep your day job and start something on the side. When the profits of your business is already earning twice your salary, that's the time you step down.

Don't Repeat My Stupidity

I want to teach you how to “run” to your wealth (Not race!).

They say that a wise person is someone who learns from his mistakes. But there's someone wiser than that. I say that the WISEST person is someone who learns from other people's mistakes!

I want you to learn from my mistakes.

The 4 Mistakes I Made Which You Need to Avoid

You don't have to repeat my stupidity. I'll teach you how to avoid my failures.

Mistake 1: When You Think You Won't Make Mistakes

I'd like to warn you: Between walking and running, you risk falling more when you run. Being an investor is a no-brainer. Just do it monthly and you'll grow your money automatically.

Being an entrepreneur will require more FAILURES.

In the past 16 years, I've failed in 12 businesses. I fell flat on my face and ate dirt. I crawled on mud. I cried buckets. I lost millions. I lost face. There came a point when I was so discouraged, I questioned whether God really wanted me to be an entrepreneur.



But I pressed on. I didn't give up. Today, God has blessed my businesses beyond my wildest imagination.

When David chose stones to fling to Goliath, the Bible said he picked up five stones from the river. Just in case the first one doesn't hit the giant, he had four more in his shepherd's bag.

I know of some people who don't do that. They pick up one stone and believe they're sharp shooters. In business, this hallucination is very dangerous. Because they think they're brilliant, or they're favored by God, or they're just lucky, they believe that their business will be exempt from failures. So they plop in all their savings on their first business, not

realizing that they have to go through a steep learning curve. Soon, they lose it all and vow to never go into business again. Not understanding that the only road to success is a series of many, many, many failures.

Wise people know they *will* make mistakes, so they start small. They invest time and talent rather than treasure. Or very little money—money they can lose. They never rush into things.

Adam Osborne said, *The most valuable thing you can make is a mistake. Because you can't learn anything from being perfect.*

Because you know you'll make mistakes, I urge you to follow these 2 Rules when you start a business:

Rule: Get Experts

One of the biggest reasons why I failed in my first businesses is because I had no BUSINESS MENTORS. But one blessed day, I met my business mentors. And it was like flicking a switch in a dark room. And everything turned bright. Through their guidance, I dumped wrong businesses. I started new ones. I applied “magnetic” marketing strategies that attracted the right customers. (Because of these strategies, I never lack customers. I don't chase after customers; customers chase after me!)

Today, my businesses are incredibly successful. I sometimes pinch myself: Is this really happening to me? Wasn't it just a few years back when I wanted to give up and just stick to preaching?

Rule: Get Experience

Do you want to put up a restaurant? Some people think that because they eat in restaurants, they know how to run a restaurant. Before starting your restaurant, work in someone else's restaurant for at least a few months.

Do you want to own a poultry business? Some people think that because they eat chicken, they can run a poultry business. Before starting your poultry business, work in someone else's poultry for a few months.

Mistake 2: When You Think You Can Be Good in Any Business

I failed in my businesses because I got into the wrong businesses. Why? Because my heart wasn't in

it. Here's what I learned: *You don't choose a passion; a passion chooses you.*

I know a lot of people who failed in business because all they did was buy a franchise. They think that just because it's a franchise, it's easy. Nope, it's not. Without passion for your business, you'll give up when problems come.

I speak from personal experience. I got into many businesses that I didn't have a passion for. I sold hotdogs. Ice cream. Squid balls. Herbal juice. Memorial plans. Engine oil.

I only started succeeding when I got into a business that I loved—which was communication. If the business was about speaking and writing—BOOM—my business flew. Because that was my passion.

Confucius said, *Choose a job that you like, and you will never have to work a day in your life.* (Believe me, I'm not working. I'm playing every day.)

There are thousands of businesses. Which one is for you? Stay within your Core Zone. Because it's only in your Core Zone where you can succeed. Many people fail in their business because they're doing something totally outside this Zone. But if you stick to your Core Zone, success will be just around the corner.

Mistake 3:

When You Think You Can Avoid Selling

The best entrepreneurs I know have sales experience. The more sales experience, the better. They've absorbed this principle into their DNA: *No sale, no income.*

Many times, struggling entrepreneurs are struggling because they don't know how to sell. To build your business, get face-to-face, toe-to-toe selling experience.

A long time ago, I joined a Network Marketing or Multilevel Marketing (MLM) company for one year—and I learned so much in relational selling. I learned how it is to convince someone to buy.

Or you can also join a sales force of a company.

Never look down at a salesperson. It's a fantastic job because it's a job of service. You want the customer to buy the best product that can meet her needs.

In your business, especially at the start, never delegate selling or marketing to someone else.

People who start businesses make the mistake of focusing 80 percent of their time on developing their



product—and 20 percent of their time developing their marketing. Successful entrepreneurs do the opposite: They devote only 20 percent of their time on the product and 80 percent of their time on the marketing of their product.

Mistake 4:

When You Think That Business Means a Physical Store

When people think of starting their own business, they have such a narrow definition of what the business looks like. Usually, it's a retail business—a physical store selling physical products.

But that's just one percent of what businesses are. You need to open your eyes to see the other 99 percent. In my "Last Word" of this issue, I share various kinds of businesses to stir your thinking.

There's so much more ways of earning than you thought possible. That's why you're blessed to be part of the *TrulyRichClub*. In the Club, you'll be exposed to the most divergent, most advanced, most surprising ways of increasing your income.

Go build your empire.

May your dreams come true,

A handwritten signature in black ink that reads "Bo Sanchez". The signature is fluid and cursive.

Bo Sanchez

P.S. Help Your Children—Ages 9 to 19—Become Millionaires Early in Life. Let them join the *How to Be Young Millionaires* Camp in Pasig. Two classes will be offered: For kids ages 9 to 12, and for kids ages 13 to 19. For more info, visit www.TrulyRichClub.com/YoungMillionaire

How to Discern and Pursue Your Calling: An Interview with Ching Barretto-Cabildo

By Sha Nacino

Is it really possible to pursue what you love to do and make it your business or profession?

Perhaps you've heard this before. There's no money in music or arts or dancing. Maybe it's true. Maybe it's not.

Just recently, I met an entrepreneur who is in the business of creating beautiful moments and milestones for her clients.

She's an in-demand events organizer in the South, especially in the Laguna area. I looked at her business's Facebook Page and Instagram account and I was impressed with the concepts and designs she came up with. Maybe this is the reason why she never runs out of clients and why her clients keep referring her to their friends and families.

Here's one more thing I discovered. She's very passionate about what she does. Her passion is her business. Her passion is her profession.

If you've been wanting to transition from being an employee to being a full-time #PASSIONista (*Okay, I'm not sure what the real definition of Passionista is. Haha! ☺ For the record, let's define Passionista as this: "Your passion is your business or profession"*), I'm pleased to introduce you to Ching Barretto-Cabildo, the founder and President of Events & Milestones by Ching Barretto-Cabildo.

SHA: Hi Tita Ching! Can you share with us your background and how you started with Events & Milestones?

CHING: Thank you for this privilege, Sha! My training in events management started when I was still in government service. I worked as Chief Trade & Industry Development Specialist at the Center for International Trade Expositions & Missions (CITEM), which is the export promotions arm of the Department

of Trade & Industry. One of the banner projects of CITEM is the Manila FAME Market Week and I was assigned as Project Manager for this international export order-taking trade fairs, held bi-annually in Manila. I was also sent to several trade exhibitions abroad to represent the Philippines, together with a group of exporters who showcase their products. This experience has largely honed my project management skills.

After 10 years in the service, I decided to set up a business of my own and focus on starting a family. It was then that I started in the retail of children's apparel at our local community mall. In between

those years, I was often requested by some friends and family to help out in their preparations for parties and events. This is what got me into events management again in full swing. I have also ventured into styling. But this time, the focus is on life cycle events. These are milestone celebrations which include birthdays, weddings, anniversaries and other social functions.

SHA: Is organizing events your passion and something that you really love to do? What inspired you to make this a profession?



CHING: I would say this truly is my passion. I'm back in the loop of organizing, although this time on a smaller scale, and with a great amount of personal touch! I am enjoying this job of doing life cycle events because it involves the heart. It is certainly a privilege to be a part of someone's celebration of milestones in life. From conceptualization up to its culmination, I am right there, working with them, witnessing emotions and feeling the love that they put into every detail to make sure that the event is according to plan. And on the day of the event, I get teary-eyed each time! It is so gratifying as well that the clients I work with eventually become my friends, and I grow (or age?!) with them as I am already a part of their next celebrations.

SHA: For every event that you organize/conceptualize, what is your vision for your clients?

CHING: The essence of event management is to help people have a good time! Creative implementation and seamless coordination impact the clients and its attendees. The goal is to create a pleasant and memorable event experience for the celebrator, and let the guests go home with something that they will remember, and would probably give them an idea how they would want to do their parties or events. Whether I am organizing an event for 10 people, or hundreds, this should always be my vision.

SHA: How do you market your services? How do you get clients?

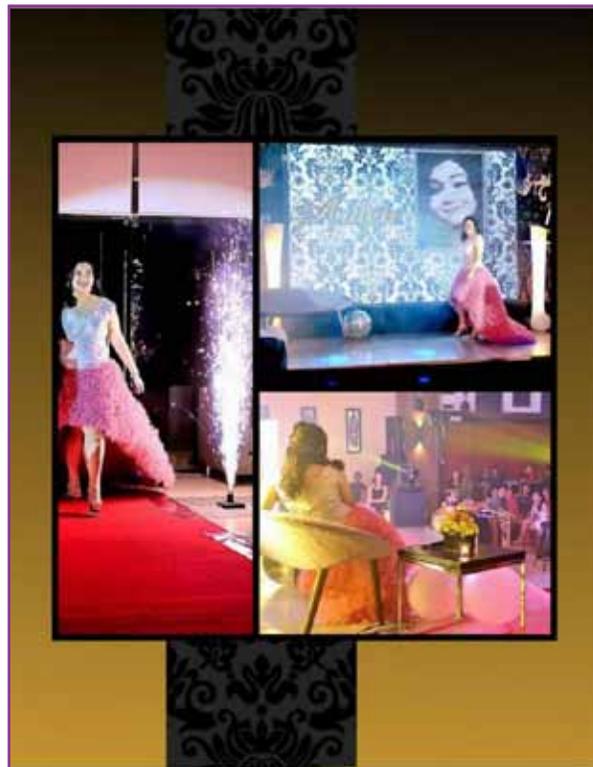
CHING: I am lucky to have a regular client base where they entrust the handling of their family events. As I have said earlier, I "grow" with my clients. So you see, you can be an "adopted" family member when you pull off your first event successfully! This has a multiplier effect as well, as their guests or attendees come to me for consultations and eventually engage

my services. "It is the BUZZ that gives us the BIZ," to quote Events Expert, Ms. Cynthia Bernabe.

Social media through Facebook and Instagram helps immensely, too. This is where I get the "walk-ins." Visuals do help a lot in marketing my services. (Note: You may visit Ching Barretto-Cabildo's social media accounts at <https://www.facebook.com/EventsandMilestones> and <http://instagram.com/eventsbychingbarretto>

SHA: How do you differentiate your events services from other events organizers?

CHING: Event organizers have their own strengths, creative outputs and organizational skills. At Events & Milestones, we make sure that we go the extra mile. Even if it means entertaining the clients during the wee hours of the morning. It's all about being dynamic in critical situations and exceeding their expectations.



SHA: What advice can you give those who want to pursue their passions but they have some fears and hesitations?

CHING: KEEP CALM, AND DISCERN YOUR CALLING...That way, you are able to determine your passion, and what you want to do in the long term. Know what you're good at, and what you love to do. And if you have the best of both worlds, that is what will bring you financial success and a fulfilling career.

In the world of the events industry, it takes creative thinking, a strong leadership and being a good team player. One must be thorough, and with strict attention to details and should be an outside-the-box thinker. There are core values one must have as an event manager: integrity, honesty, timeliness, ethical dealings and charity. These I have learned from mentors and through continuous training and experience.



For those who want to start a career in event management, one must attend training courses on this subject. Event Management is a science and is now a recognized field. Attend industry events. It can be trade fairs/shows, launches, supplier exhibits, etc. Keep abreast with the trends in the business.

SHA: Thank you so much, Tita Ching! I agree with you. It's very important to know what you love to do and what you do best. Thank you for sharing your time and insights with us. Such a privilege to learn from you!

CHING: You're welcome, Sha. Thank you, too! I am so humbled that you have thought of including me in your article, with the roster of interviewees you previously had. I hope I can make a significant contribution in your space, however small and humble my business is.

Indeed, it's possible to do what you love to do, earn from it, and bless a lot of people in the process. I'd like to invite you to search within your heart what you truly love to do and what you do best. I wish you will find the right venue to make that passion of yours your profession or business.



Sha Nacino is the author of Money & Me plus 7 other books. She regularly gets invites to give talks on Personal Financial Management, Happiness and Inspiration, Passion and Purpose, and other topics. Last Aug 5, 2014, she celebrated her first anniversary as a full-time #PASSIONista. Connect with Sha at authorsha@gmail.com. You may also download her free eBook "How to Earn while on Vacation" with a Foreword by Bo Sanchez at <http://seminarphilippines.com/free-ebook/>

Omeng Tawid's TRC Story: Never Stop Learning and Acting

by Sha Nacino

He didn't come from a rich family. His father was a taxi driver while his mother took janitorial jobs to make both ends meet.

Growing up, he had limiting beliefs about money. He had small dreams and narrow vision about his future. He didn't know anything about growing money. The term "investments" sounded foreign to him.

Today, he advocates financial literacy and he teaches people how to invest in the stock market through his blog, Facebook group, and the seminars he organizes.

He has also been investing in the stock market for more than four years now. His name is Romer "Omeng" Tawid.

"What happened? How did you transition from being clueless about money to becoming an advocate for investing and financial literacy?" I asked Omeng. We were in front of Meeting Room 6 in PICC, Pasay City. Omeng was waiting for his friend to arrive and attend the Truly Rich Club (TRC) Quick Start session.

"I read Bro. Bo Sanchez's book *8 Secrets of the Truly Rich* and that started my journey to totally revamp my money beliefs and change it with supportive habits.

After I read his book, I joined TrulyRichClub in 2010. Since then, I was very excited for every article that was sent to me via email. Those articles gave me really practical guidance in managing my money mindset and strategies."

Omeng shared that one of the most important lessons he learned from TrulyRichClub is to **never stop learning and acting**.

"I became blessed with TRC. It taught me to become wealthy for others; to be blessed and be a blessing. And with this purpose in mind, I'll be a learning student forever," Omeng continued.

Changed Life

"In your four years as a member of TrulyRichClub, how has TRC changed your life so far?" I further asked Omeng.

Omeng smiled, took a deep breath, and started sharing how TrulyRichClub blessed him.

"First, it inspired me to FINALLY decide to be wealthy.

You wouldn't believe that I once totally had no desire to be rich until I met the Club because of the wrong and terribly awful beliefs I had about money.

TrulyRichClub changed that, revamped those core beliefs with pure struggles in the process, and eventually helped me open up my mind and acquire new meaning and beliefs about wealth.



I guess the best thing that TRC brought into my life is the privilege to share and touch others' lives in the same way that TRC touched mine. I'm happy to be part of the financial revolution in our country that TrulyRichClub is pushing for."

I would say this was the most critical decision I made as this in turn opened up more opportunities in my life."

"Second, I now have my big chunk of investments in the stock market.

I'm happy to share that I am celebrating my fourth year as investor in the Philippine Stock Market this August 2014. Thanks to the regular guidance of TRC that pushed me to be faithful in adding to my investment fund every pay day. It has been a good addiction! And thanks to Philippine Stock Market for multiplying my investment with passive effort.

The affiliate income opportunity of the Club also serves as another income stream bonus for me. Now I use it in funding the investment account I opened for my parents also for their retirement. It's **a passive income I use to generate more passive income!**"

"Third, the blessing doesn't stop in my life.

I guess the best thing that TRC brought into my life is the privilege to share and touch others' lives in the same way that TRC touched mine. I'm happy to be part of the financial revolution in our country that TrulyRichClub is pushing for."

From someone who was clueless about money, Omeng has gone a long way. Today, he shares what he knows about investing in the stock market to newbies through his blog www.SmartPinoyInvestor.com.

He also created a big Facebook group that aims to help newbies start investing in the stock market. Would you believe this group has more than 48,000 members? <https://www.facebook.com/groups/pinoyinvesting/>

His readers' personal life stories and feedback inspire him to continue the advocacy to spread the principles of becoming wealthy the TRC way. One of his readers, an OFW, invited him to give a talk in her province in Iloilo this August 2014. It's a privilege Omeng highly takes.

Indeed, Omeng's battle cry to keep learning and acting has created a ripple effect in improving the financial lives of the people around him – his family, his friends, his blog readers, and his Facebook group members.

What is your TRC story?



Sha Nacino is a member of Truly Rich Club, an avid reader of all of Bo Sanchez's books, and an advocate of financial education. She dreams to give Money Talks to all the graduating high school and college students all over the Philippines and share her book Money & Me. She believes that financial education is very important and it's equally important to invest in our youth's financial education while they are still young. Connect with Sha at authorsha@gmail.com or download her eBook How to Earn While on Vacation at <http://seminarphilippines.com/free-ebook/>

Duplication and Distribution: A Win-Win Deal

By Anna Santos

***“How to Get Rich Formula – Serve first, and the money will follow.”
– Bo Sanchez***

Several of my favorite people in the world are our trustworthy and hardworking housemaids (kasambahays). From cooking to cleaning the house, washing to pressing clothes, baby-sitting, etc. To have substitutes do stuff for you makes life much easier and lighter. I am basically buying my convenience though! Sounds expensive? Not quite. The time saved from not doing a humongous amount of household chores makes me do something else that generates more income – now sounds interesting, isn't it?

The same is true with business owners like me. We can choose to hire people to help us run our businesses, so we can leverage our time.

I had shared in my previous articles that I am a Medical Transcriptionist (MT) by profession here in Ontario, Canada – both gainfully employed full-time, working for a government hospital in Downtown Toronto; and at the same time, working online part-time as home-based transcriptionist for a few hospitals in Vancouver, Canada.

When Opportunity Knocks

One day at work, one of our doctors very casually asked me if I would be interested in doing some transcription work for his other clinics outside of my full-time job in the hospital. Knowing that I work an 8-hour shift during the day, five days a week, and a home-based part-time thereafter, I felt overwhelmed by the abrupt offer. Suddenly, I remembered Bro. Bo saying, “Increase your income by increasing your service. Because when you serve, you get rewarded. When you serve, you get paid. If you want to increase your income, increase the scale of your service. Increase



the number of people you serve.”

Albeit unprepared, I abruptly said, “Yes, for sure!” As I walked back to my office table, I suddenly got reminded by my wishful thinking that one day, I will own a Transcription Service company. With my expertise and experience in this field, plus my passion in this profession, I know that when my opportunity comes

to own one, I will make this big someday.

I turned to God and asked Him, “Lord, are You actually granting my wish?” Aggressively excited, I had my business registered immediately.

The Priceless Benefits

One of my aspirations is to create jobs by sharing what I do to my co-MT friends back home (Philippines), who are looking for transcription work online. This was when I thought of a strategy called outsourcing.

My first clients came shortly after my quick conversation with the doctor. From day one, I outsourced the work 100 percent. I send the jobs online, receive the transcribed reports back online, and pay my transcriptionists online; all correspondences are done online.

On the other hand, my husband works for a company that manufactures metal detectors used by numerous food industries in North America and some parts of Europe. These detectors consist of smaller parts. The management understands that hiring a person or two to assemble these parts would be costly. They strategize economically by subcontracting the job. The best part of this arrangement is that the company only subcontracts in-house. My husband took advantage of the subcontracted projects, for which he gets paid per production. Because we

involve our children in money matters, my husband sub-subcontracted some work to our 12-year-old son (e.g., cutting and stripping wires, assembly of parts, etc.). Because of that, he earns a portion of his father's profits.

The Unseen Picture

I have an aunt who is a seamstress since the early 1990s. The quality of all the dresses she makes is superb! I just love the way she puts together tiny pieces to make a fabulous masterpiece. Her designs and quality are oneof-a-kind. One day, I needed a dress for something and asked her to make one for me, but she declined my request for the reason that she had a huge pile of orders hitting deadline. Out of frustration, I asked her why she would not hire an assistant or train somebody so she can expand her field and accept more orders. She said that she would not like that idea, as training and having somebody would be much more work and costly for her.

In her situation, I realized what was lacking. Not liking the idea of training (duplication) and allocating (distribution) of work prevents my aunt to maximize income generation. She was missing a lot there!

The Secret

Many people think that, if we share our clients or work to others, we lose some parts of our income. But what comes to play here in generating more returns is by leveraging our services through duplication and distribution. Bigger corporations and businesses exercise this strategy through franchising (duplication and distribution – combined).

I believe that when your customers love the quality of your products and services, they will search for you wherever you are. Believing that everyone is born unique, there are some things that can be learned. Gifts are innate, but skills are acquired.

In my transcription business, it is very vital to

maintain quality and turnaround times of transcripts. I put one direct account specifications that my medical transcriptionists should strictly follow to prevent compromising the outcomes; and most importantly, to create an impression to my clients that it is actually me doing the job. Business owners all have their own "trade secrets."

Transitioning

When the number of people we serve increases, we lean towards expansion that would mean more jobs and opportunities for others, and of course, more income.

My fulltime job now is my open link to make my business known. Without jeopardizing my role in the hospital, I serve my best quality and efficiency. I know, at some point, I will have to transition to managing my business fulltime, as I embrace God's blessings of clients so in turn I can serve more.



I am running my business smoothly since March, and it continues to grow. As I write this article, I am signing another contract with a new client soon. My workers are as equally happy as I am. I earn; they earn. We both gain. A win-win deal, isn't it?

The strategy of duplication and distribution can be made possible at any given business, big or small—anytime, anywhere.

Duplicate yourself to create an army of individuals like you in your field; and then distribute, to maximize the returns.

Bro. Bo is right. Serve first, and money will follow.

"In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in Heaven (Matthew 5:16)."



Anna is a Medical Transcriptionist, Writer, Blogger, Editor and Businessperson. She is also a devoted saver, investor, and a financial literacy advocate based in Canada, helping people, mostly Filipinos, to find ways to save money on almost everything. She has been a TrulyRichClub member since 2010. Her blogs are found at <http://mysavingmoneytips.com>.

Don't Miss These Coming Events!

Get serious in changing your destiny in any of our powerful events:

How to Be a Young Millionaire

September 11: The Only Sure Way to Get Your Children—Ages 9 to 19—Become Millionaires Early in Life. Two classes will be offered: For kids ages 9 to 12, and for kids ages 13 to 19. Speakers are Obet Cabrillas, Marco Victoria, Muriel Bautista, and Bene Sanchez. For more info, visit www.TrulyRichClub.com/YoungMillionaire or email Meann at beaconlightevents+seminar@gmail.com

How to Make Millions in the Stock Market

September 20: This is one of our “Banner” Seminars that gives the most essential steps needed to start investing in the stock market—and create millions over time. If you want to know how it’s done step-by-step, join Bo Sanchez, Mike Vinas, with a special participation from COLFinancial’s Chairman Edward Lee. For more information, visit www.TrulyRichClub.com/StockMarketSeminar or email Meann at beaconlightevents+seminar@gmail.com

How to Heal Yourself Naturally

September 27: Nature created us—and so when we malfunction, we believe nature can heal us too. Find full health and healing the natural way. This seminar will be taught by Bo Sanchez and Dr. Romy Paredes. For more information, visit www.HealerInYou.com/HealYourselfSeminar

TrulyRichClub’s Entrepreneurs’ SUPERCONFERENCE 2014: ANGELS OF ABUNDANCE

October 16 to 18: In three wisdom-filled and inspiring days in Camp John Hay, Baguio, you’ll learn the “wings” that will lift you out of the quicksand of mediocrity in your finances and in your business. There will be many great mentors in the room with you to consult, pick their brains, and be infected by their energy. There’s also a Pre-Conference on October 15 with our mentors in a more intimate meeting. You don’t want to miss this powerful boost for your personal and business growth. Visit www.TrulyRichClub.com/SuperConference

Exclusive for TrulyRichClub’s Platinum Members Only:

Platinum WealthCircle Quarterly Mastermind Meeting on October 4; **Evenings with the Dean** on September 3, November 5, December 3. **To apply to become a Platinum Member, visit** www.TrulyRichClub.com/Platinum Events for 2015:

“Receive Your Miracle” 10-Day Pilgrimage to the Holy Land

February 10 to 20: You can walk where Jesus walked. We’ll go to Calvary where Jesus was crucified; Bethlehem, where Jesus was born; and Galilee, where Jesus preached—and so many other incredible places. It’s always a joy to see the actual places that you read in the Bible. It’s like the Bible coming alive—in technicolor—before you. We’ll have lots of fun. Led by Bo Sanchez, Kerygma Preachers, and a Chaplain. For more information, email Meann at beaconlightevents+pilgrimage@gmail.com

“Come Home” 14-Day Spiritual Pilgrimage to Rome, Lourdes, Brussels, Switzerland, and Other Breathtaking Sites in Europe

Join me for this beautiful 14-Day “Travelling Retreat” to Rome, Lourdes, Brussels, Switzerland and other sites in Europe. Come home spiritually! And we’ll have truckloads of fun. The entire pilgrimage will be a transformational experience that you’ll never forget! Led by Bo Sanchez, Kerygma Preachers, and a Chaplain. For more information, email Meann at beaconlightevents+pilgrimage@gmail.com



TrulyRichClub Ladder of Abundance

Titanium InnerCircle (NEW!)

- +Four Quarterly Whole-Day Closed-Door *Titanium Innercircle* Mastermind Meetings with Bo Sanchez/ Mentors
- +Extended “Hot Seat” to dissect your business and discover hidden money and underutilized assets
- +3 FREE Bootcamps for 2013 (exclusive of hotel costs).
- +Create your very own premier issue newsletter for customer-building and customer-retention.
- +Co-branding opportunity with Bo’s brand in your newsletter for 12-months
- +Lowest Registration to attend the *TrulyRichClub SuperConference*
- +Lowest Registration to attend the *TrulyRichClub Wealth Summit*
- +All the HUGE Benefits of *Diamond EntrepCircle*, *SuperGold*, and *Gold* Membership

Platinum WealthCircle

- +Four Quarterly Whole-Day Closed-Door *Platinum WealthCircle* Mastermind Meetings with Bo Sanchez/ Mentors
- +*Platinum WealthCircle* Videos/Webinars
- +Special Surprise Gifts for *WealthCircle* Members Only
- +Special Discount to the *TrulyRichClub’s SuperConference*
- +Special Discount to the *TrulyRichClub’s Wealth Summit*
- +All the Benefits of *Diamond EntrepCircle* Membership

Diamond EntrepCircle (NEW!)

- +Monthly *Diamond EntrepCircle* eReport from Bo and Dean Pax
- +Monthly *Diamond EntrepWebinar* from Dean Pax Lapid
- +Private Annual Networking Event at a *TrulyRichClub* Event
- +Diamond Member Discounts
- +25% Discount on Dean Pax’ 2-Day *Entrepreneur Workshop*
- +All Benefits of *SuperGold* Membership

SuperGold Members

- +Monthly DVD *PowerTalks* by Bo Sanchez
- +Bonus Gift: DVD of *How To Be Truly Rich* Seminar
- +All Benefits of *Gold* Membership

Gold Members

- +Twice a month *PowerTalks* by Bo Sanchez
- +Twice a month *StocksUpdate* by Bo Sanchez and Mike Vinas
- +Monthly *WealthStrategies* eReport by Bo Sanchez
- +Daily *GodWhispers*
- +Huge Starting Bonus Pack: *TrulyRich* Seminar in MP4; 3 eBooks, etc.

What If? Your Business Can Look Like This...

by Bo Sanchez

In my previous essay, I mentioned how a lot of people think that to enter into business means to put up a brick-and-mortar store in a street corner, pay rent, hire workers, maintain inventory, sweep the floor, dust the shelves, and spray pesticide lest the rats eat your products.

In today's world, this is no longer true. When you say, "Business," it can mean a million things.

Today, I'd like to share 5 "What Ifs" to widen your horizon of what business you can have for yourself...



sell your services to the world. I have friends teaching English to Korean students online—and they're earning very good money. I have friends who maintain the Facebook accounts of seven companies and earn P130,000 a month. (My 14-year-old son builds fantastic websites. Recently, he built a website for me and is charging me P25,000 for it. He said it's already discounted because I'm his Dad. I told him I'm charging him for his computer, electricity, food, etc., also discounted.)

1. What if you sell physical products in a non-physical store? What if it's an online store? What if it's just delivery? My nephew started a shoe store using *Instagram*. He doesn't have a physical store, but using social media, he sold 50 shoes a day. (Until Walmart called him up—now he sells thousands.) But even at 50 shoes a day, he sold more shoes than a shoe store in a mall, but without the huge rent.

2. What if you don't focus on retail but distribution—and let other stores sell your product? When Light of Jesus was still a tiny prayer meeting in our garage, we used to order delicious Spanish bread from a tiny bakeshop—the size of a sari-sari store. I bought 60 pieces for the 30 people attending our prayer meeting, two pieces for one person. (Actually, some ate one piece while others ate three pieces—such is life.) I noticed they rented a little tricycle that ferried boxes of Spanish bread to other stores around the area. After one year, that tricycle was replaced by an owner jeep. After another year, that jeep was replaced by a small van. After two more years, I was shocked to see a 4-storey building being built at the back of that little bakery. They didn't focus on retail, they focused on distribution.

3. What if you don't focus on selling a finished product but supplying spare parts or raw ingredients of the finished product? My friend supplies the placemats of a chain of restaurants—and is earning ongoing income each month.

4. What if your product isn't a physical product—but your services? Do you know how to take pictures? Type? Write? Edit? Research? Draw? Join eLance.com or Odesk.com and

5. What if your product isn't your service but your wisdom?

That's my business model. Do you want to be a Speaker, Author, Coach, Seminar Leader, and Infomarketer? Learn how to "package" your wisdom and monetize it through books, talks, websites, membership sites, etc., and help people learn skills and become better investors, or parents, or golfers, or artists, or readers, cooks, or organizers...

Open your minds. Make mistakes. Take the plunge. Have fun. Be silly. Let people laugh at you. If you don't stop, sooner or later, you'll hit success.

Don't hide your gift. Don't bury it. Let it go. Let it out.

May your dreams come true,

Bo Sanchez

P.S. Do You Want to Switch Your Learning to Hyperdrive?

Join me for a Learning Luxury Vacation in Camp John Hay, Baguio for the *TrulyRichClub's* SUPERCONFERENCE 2014: ANGELS OF ABUNDANCE on October 16 to 18. There will be many great mentors in the room with you to consult, pick their brains, and be infected by their energy. There's also a Pre-Conference on October 15 with our mentors in a more intimate meeting. You don't want to miss this powerful boost for your personal and business growth. Visit www.TrulyRichClub.com/SuperConference

God's name will be exalted like never before
at the biggest inspirational event of the year.

**BO SANCHEZ'S
KERYGMA
CONFERENCE**
2014

*Lifted
High*

NOVEMBER 20-23

WITH BO SANCHEZ, JASON EVERT,
THE KERYGMA PREACHERS AND OTHER RENOWNED SPEAKERS

KERYGMACONFERENCE.COM

725-9999

#KERYGMACONFERENCE
#LIFTEDHIGH