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## Chapter 3 – Discover your “Why”

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I wish I could say the journey to *living our dreams* was easy. It was not! The path to a dream like abundance of freedom and wealth was difficult and challenging. The hardest part was changing my way of thinking, who I was, and then changing my reality.

Once I learned my lessons, the process of becoming wealthy became easier. Becoming truly free, without the boundaries of time, or working for money raised the stakes even higher. It pushed the bar to a whole new level of enlightenment about the subject of dreams, wealth creation and time freedom.

I am not finished with my personal journey. Instead, I was wishing to keep learning new things every day.

### **What is your driver?**

Without a strong reason or “why”, your dreams will always just sit on the shelf. The “why” is a part of your makeup. If you do not have a strong enough “why” you will not reach your goal. Unless your internal drive is super powerful, you will fail.

I often here people describe their “why” as:

- Giving money to their kids
- Educating their grandchildren
- To drive a fancy car
- To travel the world
- To live by the sea.

It’s sad to say, however, that these are not a strong enough “why”. They are just simple wants or desires.

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By sharing my personal “why”, I hope that you understand the type of driver needed behind being successful.

### **A poor background**

For years my family was not wealthy. My father was a Baptist Minister and therefore my family travelled living off church offerings and allowances. The house we lived in was the church supplied housing wherever he was ministering. While we never had a lot of money, mum made sure we had a loving household, food on the table and the necessities of life, however few it may be. It was a loving family to grow up in, rich in values but the reality was I grew up in a financially poor family.

When dad left the ministry and stepped back into secular (normal) work, the family did not have a house. He also struggled with out of date work experience, old technical qualifications plus four hungry mouths to feed. I just started secondary school so I watched my father work many long hours just to catch up the lost earnings (money) that was sacrificed during his ministerial years.

As a teenager, I watched my parents save then finally purchase their first house, car and then the little luxuries. I was old enough to observe, even if I did not fully appreciate what was happening. Years later came the firsthand experience of government pensions, social security and then watching my parents suffer.

### **Sharing my “Why”**

As a young man, I had just finished my apprenticeship, remaining at my parents’ home. In my early 20’s I watched my father come home from his work utterly exhausted. He would stagger in the door, eat dinner, and climb into bed then sleep.

At the time dad was approaching retirement and I remember asking him what was wrong. Why was he working so hard? *“I want to earn money to put into my superannuation\* (retirement fund or 401K) and buy shares,”* dad explained. *“Then I can have more money available in my retirement. You need to work hard, save money and invest in your superannuation. Otherwise, you will not have enough saved for retirement.”*

As a young man saving for my first house, I could not appreciate what he was saying. I watched as my mother and father saved all they could, purchasing shares in their names. Sometimes dad put extra money into his pension scheme.

*“I will teach you about shares and investing, dividends and returns. It’s important,”* he said over dinner table. As a young man I found that topic boring, asking him to delay it for a few more years until I was ready.

The year was 1981. Dad followed the philosophy of the day: study hard, get a safe and secure job and then save for retirement. As a public servant worker (government employee) he followed common practice. Slowly it was draining the lifeblood from him as he worked each day, paid taxes and supported the family. This image of watching my father staggering in the door, constantly studying, working shift-work and always tired, left a profound mark on me.

*# Superannuation, 401K, self-funded pension scheme, Registered Retirement Savings Plans (RRSP) are words that describe the laws preparing workers for self-funded retirement. They are all some form of Defined Contribution plan for workers. The laws oblige the employer and worker to place money into a fund that is locked until the worker retires. This scheme has different names worldwide including: a defined contribution scheme, FNPF, retirement plans, pension scheme or super. They laws have the same overall outcome, purpose and rules. 1974 signaled the end of the Defined Benefit (DB)pension schemes.*

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The questions that I asked myself:

- Is this really what life is all about?
- Why do we age daily, like my stressed father?
- Is saving for retirement worth the pressure?
- Is the destination worth the effort?

Ten years later, I watched dad celebrate his retirement. He finally made it! I naively thought he would be financially secure. After all, isn't it the way life is supposed to be? Isn't the dream we all are sold from school days, like work hard and then having a happy retirement at the end of our working lives?

### The Lie

About six months after retirement, dad called me disturbed about his pension scheme. I wondered why he was so upset. Dad retired, he completed all the necessary forms. I listened intently as dad explained about the expert financial planners, and the retirement 'pension trap' that he now faced. He explained the situation. *"The pension trap is where I receive superannuation plus a small government pension. The pension allows me to receive medical benefits something I will need as I get older. My shares also earn money, so when it is sent to me I need to declare the share earnings to the pension authority. The government social security then takes away the same amount as I comes off my pension. My savings and investments that I built up over the last few years have now hurt my pension eligibility. If I receive too much, my pension will stop altogether, taking all the medical benefits with it"*. Mum always hid her worry well, I recognized the look of concern on her face as dad continued, *"The more I earn from investments the more my pension is reduced"*. He stared straight ahead. *"We can survive so long as I*

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*am careful with our money. I am angry that I did not know about this before. No one told me about it, until I retired.”*

Watching these events unfold and hearing his words of frustration, I started my search to discover why this myth of “work hard, pay taxes, have retirement plans (Superannuation) and the government will look after you in retirement” was so wrong.

After checking the forms with dad, there was nothing wrong, so I started to look into my future.

### **Discovering the truth**

I still remember sitting quietly, wondering what dad did wrong or what items did he miss when planning for old age. I sat at my computer, starting a spread sheet, entering in the formulas to project future returns, growth, managed funds fees, inflation, estimating only two downturns in the economy then checking my own retirement funds. While I was no expert, it was fairly simple to estimate interest rates, and average return, project forward the costs, creating my own graph and projections.

I was shocked to discover that when you include basic inflation and increasing old age health costs any old age pension or superannuation will leave you short of money. This means cost of living always goes up and if your retirement income does not increase the money will eventually run out.

Once again I checked the formulas only to discover that when I projected all the costs forward, it did not work as the glossy brochures showed. Stock markets go up, down and sideways. History shows that markets always have cycles that are easily discovered by reading basic educational books.

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Prices fluctuate, however, and when you include the costs of just living, medical costs and food the real value of money and its purchasing power go down. In retirement, your investments need to return approximately double every 7 – 10 years just to keep up with the cost of living. If you only plan to live until 70 then you can enjoy the time with less stress. But to live longer you need more money.

The time was middle 1990's and what I discovered went against all television media, managed funds and government retirement messages. I discovered that everyone needed extra investments, just to fund retirement, not just 401K (superannuation) but external investments to produce a passive income.

### **Seeking professional advice**

Taking the results, I visited a number of professional financial advisers and was promptly told, my forecast spread sheets were wrong. As a logical person, I asked each one to show me where my assumptions were wrong. None of the financial advisors could show me where I was incorrect. What really shocked me was they did not understand how the graph worked. Instead they just quoted industry norms and averages from the glossy brochures, sounding more and more like salespersons with each visit.

This shocked me with a sudden realization that we have been sold a lie. This became my driving force to find a better way of life.

### **Who's Responsible?**

Money was my responsibility, not the responsibility of a financial planner. I had to understand how to make money, wealth and dreams work for me. Put simply, I decided at that

time that I will not end up reliant on just superannuation (401k), the pension, government handout or stuck in a dead end career. I will not be caught like my father was.

I did not want to end up like my father, told what to do, told when I could travel, how long I could travel for, when I could have medical treatment, how and where to spend money and restricting what to give to the children and grandchildren. My father was a trapped man by the government pension rules and the pressure showed on him.

I knew I wanted freedom and at that moment it became life changing. I was determined to achieve freedom from government rules, regulations and being dependent on someone else.

### **No one helped me**

No one helped me in those early years. I could not find mentors or the training material to teach me. I had my “why” but no dream, goal or plan. This “why” became my driving force, pushing me when I felt depressed, or when I’m working long hours. This reason kept picking me up and pushing me until I became successful.

While I did not know it at the time, I had discovered my “why”. I made the decision there and then that I will never ever give up. I had the goal and driver to achieve my dream of freedom, no matter how long it was going to take. My “why” has always kept me going, and remains my driving force even today.

When events hit you personally, it becomes a wake-up call. Looking back I am blessed that I discovered at a young age that ‘pensions and secure retirement’ were lies. Watching my father’s experience, I realized that a person needs to take

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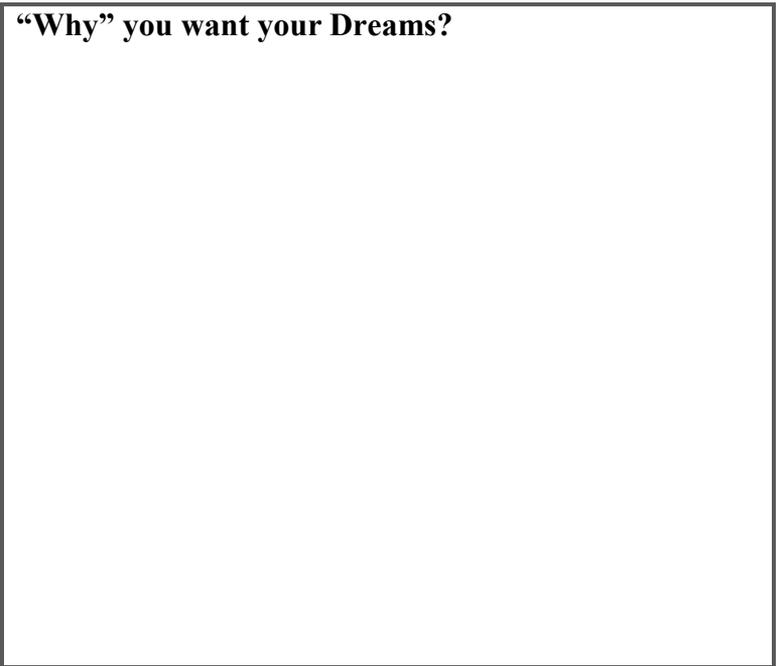
responsibility for their life. Saving for the future was not the way.

### **What is your “Why”?**

Discover your reason “why” you want to live your dreams, why you want to be free. If your why is not strong enough, your chances of success reduces.

Some of the teams I have worked with take time to write down their 100 reasons why, then filter it down to find the one real reason. Keep going until you find your reason “why” you want to live your dreams.

**“Why” you want your Dreams?**





*With a strong “Why” dreams materialize.*

### **A Secret!**

Now I can share with you an important step. When you find your “why” the “how” becomes easy. The “why” gives you the power. Many books have been written on “how” to become wealthy. The how is just a tool or vehicle that will take you on the journey. The how is easy, if you have your “why”.

One of these books or strategies on how to become rich will resonate with you. Reading and focusing only on the “how” (without the “why”) loses the battle. You will not be strong enough hold on to your dream. At the first experience of trouble, you will abandon the journey.

Finding your “why” is the first and most important step, and once written down, understanding the “how to” will be simpler. The “how” will almost take care of itself.



*When you find your real “why” the “how” becomes easy.*

### **Knocked down?**

You will be challenged and sometimes knocked down. Tears may flow as you learn the lessons on your journey.

I have experienced people lying to me, stealing from me, embezzlement from business, accidents, undermining, market

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setback, etc. but I continue to get up, dust myself down and then ask myself “*What is the lesson behind this setback?*” Many times I thought of giving up but the “why” kept me going. If your “why” is not strong enough, any one of the many setbacks will be enough to stop you. Knowing your “why” will keep your dream alive.

### **What drives you?**

When I ask people why they want to be in business or what they want out of life, what is their driving force - most often a weak response comes from them:

- “I want to be rich”
- “I want to spend lots of money”
- “I hate having a boss”
- “I am sick of working”
- “I want to retire early”.

These reasons are not big enough. When times get tough you will be tested and chances are, you will cave under pressure. Without your heart and soul being fully engaged, your “why” will remain weak. “Why” becomes the *footings* just like when you build a multi-story building. The bigger your building or dreams, the stronger your foundations must be. The good news is with a strong “why” you will succeed.

### **Constant reminders**

During our travels I visit the local stalls and markets meeting people selling fresh produce or arts and crafts listening to their journey. The story is similar to this one shared below:

*Karen – A Market Stall Owner*

*“I own a farm of 80 acres but I can no longer work the farm as the physical effort is too much. I am not able to get the pension as the farm land is too high in dollar value, so I am excluded from pensions. No one wants to buy the farm and anyway I am not sure I want to move from where I have lived for over 50 years. So now I make this produce (jam, cakes and food items) selling at the markets to get a little money. This is not enough to live on but at least it is something.”*

The farm is considered an asset by the government and therefore the pension tap is turned off to a point where little or no pension is available. Farm land by itself has no income. You have to work the land to produce income. These farmers have discovered too late, their farmland has turned into a liability.

I asked Karen if she ever heard of the “pension trap” and was told. *“It makes me frustrated and angry that no one told me. Wish I knew about this before, it would have changed my decisions.”* You may have heard similar stories yourself. It is saddening to found out that we will have a generation of retirees that cannot afford to live.

### **Motivational verses inspirational**

I have attended seminars of prominent speakers including Harry Dent, Anthony Robins, T. Harv Ekker, Robert Kiyosaki, Donald Trump, Richard Branson, Christopher Howard and many more.

If you attend a motivational seminar you will be excited and motivated to change. This usually lasts about a week due to what I call the “home effect”. Being back at home, with the same familiar surroundings usually takes you back to where you began. Motivational support is usually someone like a coach or

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mentor driving you forward. When they leave, the motivation also leaves.

I am not looking to motivate you. Instead, I want to inspire you into finding your own personal “why”. Inspiration (unlike motivation) comes from within you, and once inspired you will make changes because this drive is fundamental, from the feelings within you. It is your personal experience that you draw on when times are tough. If I can help awaken this inspiration, your change will be permanent. By sharing my reason “why”, I sincerely hope you will find yours.



*The best lessons I ever received were inspirational.*

### **Marisa shares her experience within a Freedom lifestyle and Freedom Business**

*“If I am coming up to visit you, please do not talk to me about cash flow or investments”. These are some of the comments that I get from some of my friends.*

*I suppose over the last 2 years, I have experienced the move from self-employed Simple Business to a Freedom Business experiencing social life changes.*

*Robert and Kim Kiyosaki did warn us in some of their books, that your friends will change when you move to a Freedom Business and investing mindset. They were correct and I wanted to share here how I felt managing these personal changes.*

*I am a social person with many close friends in different countries and from different social backgrounds. Some of these friends go back 30 years and that friendship is always there. We connect at a personal level and we love exchanging our life stories and events involving our closest friends or pets. I love these phone calls, or Skype chats or coffee times. I am blessed to have such an awesome circle of friends. My life would not be the same without them all*

*These friends were next to Kelvin and me when we started our relationship and then went into business together. Some of these friends saw our tears and sad times when the business was a “struggle”. Their comforting words, hugs and understanding got us through those tough times. In the beginning we worked 18 hours a day, more than some of our friends and at times we were called “crazy”. The majority of our friends were working for someone in a “more secure” job than what Kelvin and I were in. Some of them also suggested that we “give up” the silly dream, finding a “normal job” instead. They told us what we were creating was just “too hard and impossible.” I tell you what, a few times I thought of taking that option. Once we really became close to it, but we never gave up on “why” we were creating this business. Time went by and hard work, long hours and stress were our daily routine.*

*Even though we were financially struggling we continued our education in HOW to create a Freedom Business that could eventually work without us being involved.*

*During 2005 through to 2009 life was pretty full on building the ‘machine’. Most of my girlfriends were having babies, or getting promoted to higher positions at work.*

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*Meanwhile I was creating documentation and systems to allow our growing team to deliver the service to international standards to every client we serviced around the world.*

*We were travelling a lot to Fiji therefore missing out on family event's or friend's major mile stones. Birthdays, weddings and so on.*

*Then in 2010, we could feel something just changed. The team was performing well, we had a solid client base and the "machine" started to work. Suddenly we were not asked what to do. It all just happened without our involvement.*

*Then we decided to take 6 weeks off in Europe and let the machine do its work without our contribution. I was a bit anxious when we left, however I knew that the team could deliver without us. So they did!*

*While meeting our friends in Switzerland it was hard to explain what we did in the business and how the Greymouse Freedom Business operated for our clients and then ourselves. Remember the majority of our friends do not have a business, let alone a Freedom Business where you do not have to do the work every day! Finally we lived in a world of freedom, passive income, cash flow plus a location independent lifestyle.*

*During our visits, we kept our conversation to every day events and family gatherings, enjoying every minute of it. At times I checked in with the team to make sure they were OK! They were! So we continued on our holiday. Back then I still had some tasks on my "to do list" so twice I spent the whole day on my laptop addressing my tasks. I must say that since then these tasks are now all done by the team, so next extended trip will be totally free of my 'office time'.*

*Lucky that I had Kelvin with me so we spent time discussing business, Return On Investment (ROI) and new opportunities. Those conversations were stimulating and gave us the balance we needed to continue enjoying our family and friends.*

*Years later the machine still works, meanwhile Kelvin and I attend training with some of the world's best financial and business teachers. We learn and grow each year spending time on our personal development.*

*You will ask what I do now that I do not have to be doing in the office every day. Well, I basically work when I want and how long I want. I focus on making systems the best I can for us and any new business that I meet. It is no longer work, but a thrill to see us helping more and more people experience freedom just like me. My team is now handling the sales and take-on processes, so I enjoy reading the reports and approving plans.*

*I love my plants, and pottering around the house. I love walking at the beach with Peanut (our mini foxie) and some of our clients, sharing the joys and frustrations. That is a special time that we can share anytime.*

*Whilst I enjoy talking about kids and holidays, I find a good discussion on how to increase the ROI or how much yield can be made from a fourplex (property). It's much more stimulating!*

*My mother, brothers and relatives (in Menzonio Switzerland) do not understand our business or what I do. It is outside the Swiss mountain village language and understanding, so I appreciate them all for who they are.*

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*So to be able to enjoy family and friends and be truly present with them, I tend to book in our social events with friends for special occasions, so that when there is an event, we can celebrate and truly have fun.*