

## THE BOLD APPROACH

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### THE MYTH OF JOB SECURITY

An important and eye opening chapter from one of the books offered to those who become a part of TBA.

Your job is not a route to wealth. Jobs are created by entrepreneurs who understand that wealth is created by adding value to raw materials or services; and then selling finished products or services at a profit. Who adds the value to raw materials and services? You do. And, you are only valuable to an employer when you can effectively and efficiently add value to the organization's product or service.

As I write this, the headlines in my local newspaper announce the closure of three grocery stores in my community. 170 people, with families to feed and mortgages to pay, received a 30-day notice of termination today. The company gave no notice to its employees, and in fact chose to let the newspaper make the announcement for them. Talk about a lousy way to be laid off. This is what it means to be another man's employee, rather than working for yourself.

There's no denying the fact that a job, with a steady income, is nice to have. It helps you pay the bills and keeps a roof over your family's head. Unfortunately, that's about all it does. What's in a job? Security? A pension? The retired employees of Enron and Worldcom are excellent examples of what happens to people who stake their financial futures on company promises. If you are working towards a pension, or have already met the requirements to receive one, congratulations. I hope it works out. But you may want to set yourself up for an extra income, remembering that it may be difficult to live the way you want on half the income your making now.

A job was never meant to make people wealthy. In a free market environment you sell your labor and skills to an employer for the highest pay possible, while your employer tries to pay you the lowest wage you will accept. Usually the boss wins, because he is in control of the purse strings. As long as you look to your job for wealth, you will be disappointed.

It's been said that 80% of Americans are two missed paychecks away from financial disaster. Do you fit this mold? What would happen if you were laid off without pay tomorrow? Can you look forward to a secure retirement under Social Security, or the company pension plan?

Most Americans think a job is security, but they are wrong. As long as you depend upon somebody else for your livelihood, you are a slave to that person and/or organization. And like a slave, you can be dispensed with as soon as they deem your services uneconomical. It's a negative image, and I apologize for hitting you with it, but you can't sit back and relax in the pseudo security of a job or retirement plan and expect others to secure a financial future for you and your family. Dependence is not security; independence is security.

While dropping my son off at school recently, I noticed an elderly gentleman standing in front of the school with

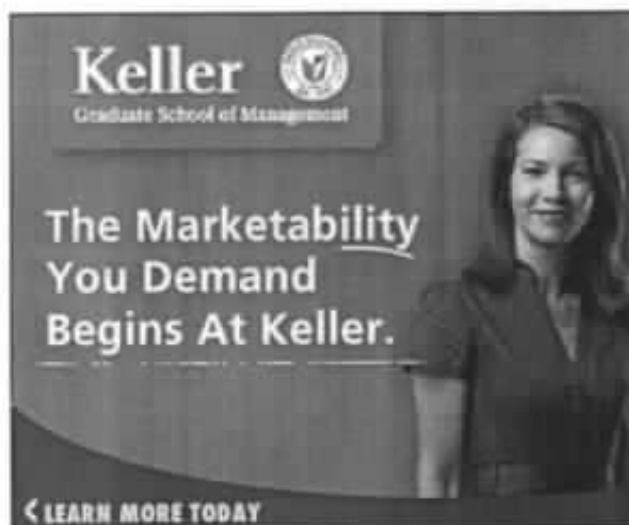
a sandwich sign draped around his neck. The man was protesting unfair hiring practices by the school in the form of age discrimination. We live in a society that rewards youth and beauty, while disregarding the value of experience and ability. This man was willing to stand before the community to protest this injustice.


His dilemma is all too common today, where hard working people have entrusted employers to provide them lifetime employment. Unfortunately, this trust does not reflect reality. Network marketing is a vehicle you can use to take responsibility for your own financial future, without having to depend upon the vagaries of an unjust job market. But for some people, self-employment sounds too risky.

The expression, "if you want to catch fish, you have to risk the bait," is so common it has become cliché. But how many of us actually incorporate that basic philosophy into our lives? Are you willing to risk the "security" of the traditional nine to five, Monday through Friday routine, to enjoy financial freedom? Vince Lombardi once stated "the will to excel, the will to win: these are the things that endure."

A business built with your own hands, energy, and ingenuity can endure where a job cannot, but if you expect to become a successful entrepreneur, you will have to take risks.

These risks do not mean senseless gambling of your savings in the stock or bond markets, or betting everything on a horse race. Taking a risk means putting your self-confidence and self-image on the line. It means taking the chance of being embarrassed in the marketplace. And, it can also mean going against popular opinion and peer pressure to follow a dream. As Teddy Roosevelt was fond of saying, "seek opportunity, not security."



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