

Insanity Boot Camp

Change Your Financial Life in 90 Days or Less

Discover the potential of online marketing in this unique business book. Topics covered in this book include the author's experience in the military and how it contributed to his success in both network marketing and online marketing. And while many of the examples and illustrations in this book come from his experience in network marketing, the book is "opportunity neutral" and is safe for sharing with your business partners.

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Author of, [The Wealthy Networker](#)

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Disclaimer: Military boot camp is tough and can push you to mental and physical exhaustion. I know because I've been there, and have served with both the Air Force and the Army. Outside of boot camp I have conducted ground patrols and convoys in Baghdad, hunkered down in bunkers in the Persian Gulf, and loaded cargo planes for combat airlift missions to Panama, Grenada, Libya, and dozens of other nameless hotspots around the world. Thanks to the extensive training I received from unsung heroes like Sergeant Martin and Technical Sergeant Egan, I managed to survive these challenges and have since learned how to apply my boot camp training to the business world.

Since leaving the military and joining the private business community, I have found blogging and online marketing offers the best chance for most people to make money from home—and perhaps acquire wealth. To learn more about the home business industry and online marketing, visit my blog...

[Make Money or Die Trying](#)

Author's Note

Life is like a book where each chapter represents a new stage in our personal development. But like a book, we do not discard or forget what we've read or learned in previous chapters.

In this context, the "military chapter" of my life continues to impact my thoughts and actions, and I am governed to this day by a strict code of conduct and discipline ingrained in me from boot camp.

My hope is that this book will help you transition from wherever you are in life to a profitable and worthwhile career as an entrepreneur, investor, employer, and wealth builder.

Like anything in life, there are no guarantees.

I have done my best to compile a series of anecdotes and lessons I have learned from both my military and business experiences I believe may be helpful. I only ask that you remember to conduct due diligence in all of your business and financial endeavors and keep in mind that the information in this book is just one man's opinion.

"We are all travelers through life and must ultimately make our own decisions and initiate the specific actions that define who we are, what we accomplish, and what we leave behind."

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A Shocking Wakeup Call

My father passed away several years ago, and while he seemed to lead a happy life, I often wonder how an intelligent and hard working man could die virtually penniless in the richest nation on earth. As I reflected on his life, I realized he had put complete faith in a union pension and the Social Security system for his retirement—both of which failed to deliver in any meaningful way.

And I was heading down the same path.

Money and financial planning was never a topic of discussion in my childhood home. Like most people from the Post World War Two Era, my father believed his union job offered lifetime employment, and that the combination of his pension and Social Security checks would allow him to retire in style.

Sadly, he was laid off from his union job after 30 years with the same company—and as he learned a few short years later, his Social Security benefits barely paid his monthly home loan payment and basic living expenses. To add insult to injury, virtually his entire union pension went towards a senior medical insurance plan.

Clearly, his idea of retirement planning was unacceptable.

After leaving the military under an early retirement plan, I ventured into the world of small business start-ups, stock market investing, and real estate investing. I spent several years studying the masters of home business and investing, and read everything in print from famous authors like Robert Allen, Robert Kiyosaki, Michael Gerber, and Burke Hedges, among others.

As you will learn in this guide, one of the key factors in any success is the willingness and ability to take decisive action. In 2005 I began working my various investment strategies and business start-up ideas with gusto.

Starting from scratch, I managed to create a handful of small automated cash flows. By 2008 I had built a nice little nest egg and felt confident the systems were in place to generate a tidy retirement income.

And then the financial meltdown of 2008 hit me between the eyes.

I had just spent a wonderful day on Lover's Beach at Cabo San Lucas when I heard the news. That evening when I returned to the cruise ship (the second of two cruises my wife and I have ever been on) I walked into my cabin and flipped on CNN International. The reporter was discussing John McCain's suspension of his 2008 Presidential campaign so he could attend a financial meeting in Washington, D.C.

The enormity of the situation began to sink in as I watched President Bush and his staff discuss America's financial situation. By the time I got home later that week, my stock portfolio had lost over 40 percent of its value and my home value was on its way down to 50 percent of its previous market value.

In less than one week my retirement dreams went out the window. But I considered myself lucky.

For millions of Americans the financial crisis represented loss of jobs, a dramatic change in the quality of their lives, and the eventual loss of their homes. Thanks to my wife's careful money management we were safe—but no longer comfortable.

The difference for us came down to having created multiple sources of income from our investments and small business ventures. Sure, the revenues from these businesses dropped—but we were not out of the market. Nor were we dependent upon a job income to meet our monthly living expenses.

And that's the beauty of owning and operating a small business. In the following 7 training days and 2 appendices I hope to share with you the lessons I have learned and how you can find a shortcut to your own success in the exciting (and hopefully profitable) world of small business ownership. And it all begins with your welcome to boot camp indoctrination.

Welcome to Indoc

“Get off my bus!”

In an instant 23 young men and a couple of intrepid young ladies grabbed their bags and dove for the exit. I was second in line, right behind a corn fed girl from Iowa who plowed over the drill sergeant like a John Deere tractor on high test fuel on her way out the door.

“Don’t you touch me,” he screamed as the mass of raw recruits spilled onto the parking lot in front of the “Indoc” building at Lackland Air Force Base in San Antonio, Texas.

It was a week before Christmas and three in the morning. A cold wind whipped between the huge dormitory buildings as the latest group of Air Force “Rainbows” instinctively huddled together for protection against the elements and a drill sergeant with about half a dozen stripes on his sleeve. A vein on his neck throbbed angrily as he paced in front of us, slapping a long clipboard against his leg.

“I’m Sergeant Martin. You’ll call me Training Instructor Martin. Is that clear?” The sergeant shook his head in disapproval at the mumbled response. “You all are about the sorriest bunch of maggots I’ve ever laid eyes on.”

Recruits are generally prepared for a certain amount of degradation and contrived punishment in boot camp, but the reasons behind this brutal process remain a mystery to most.

“Put your bags down,” Training Instructor Martin shouted.

Exactly twenty three thumps later the sergeant turned and came to attention. “Flight, ten-hut.”

In the Air Force a platoon or group of trainees are often referred to as a “Flight.” The words “Flight” and “ten-hut” were new to most of us, but a handful of our group knew enough to stand up straight and silent—at the position of attention. We copied their actions.

“Now, we’re going to try that again,” the sergeant said. “I’m going to give you a command. A command comes in two parts, the first part is known as a preparatory command, and the second part tells you what to do. Listen carefully and do this as a group.”

“Flight, pick ‘em up.”

We each bent down and grabbed our bags off the ground as the sergeant shook his head in disgust.

“Flight, put ‘em down.”

For the next twenty minutes we practiced picking up and putting down our bags until everybody learned to do it together. By four in the morning we knew how to put our bags on the ground with one thump and had passed the first test of survival in boot camp.

Which led us to the next challenge: moving as a unit in a dignified, military manner—a technical description for a one syllable word: “march.”

“I want you to listen carefully,” the sergeant said as he walked around us. “Less than one hundred yards from here is a warm dining hall. There are some hard working people in there that have spent the entire night making breakfast, just for you.”

My stomach growled at the mere mention of breakfast. I had spent over 14 hours in various airports and planes making my way from Alaska to Texas. Breakfast sounded like a great way to start the day.

“But you’re not ready for breakfast,” the sergeant said to a chorus of groans, “because you do not know how to walk yet.”

Over the course of the next 8 weeks the Air Force subjected us to a trial by fire where we learned everything we needed to know to survive and thrive in the strange new world we had volunteered to join. And the transformation was nothing short of a miracle. Within hours of arriving as individuals we were marching and responding to commands as a group, learning the lay of the land, and mastering Air Force customs and courtesies.

Boot camp training is intense and finely tuned from over 200 years of U.S. Military experience in turning civilians into soldiers, sailors, airmen, and marines in minimal time and maximal efficiency. But it’s more than that.

Could you imagine a young man leaving high school and jumping into the cockpit of a fighter jet without first graduating from undergraduate flight training? Or perhaps walking into a hangar and safely removing a jet engine from a C-5 Galaxy with no training or supervision?

It’s not likely the Air Force would let you anywhere near one of its weapon systems without training—which makes sense. But as civilians and aspiring entrepreneurs we assume the right to jump into various business opportunities or investments with zero training or experience—and then get pissed and blame the business, industry, or our investment advisor when the business or stock market goes south—and takes our last dime along for the ride.

There is a better way, and if you’re so inclined or motivated, you can use the same boot camp methodologies used by the military to transform your small business dreams into reality. Here’s what you’ll need to do to succeed:

- Recognize that starting, building, and operating a profitable business will require training, and perhaps a shift in the way you think.
- A careful identification of your strengths and weaknesses, followed by a deliberate plan of action designed to capitalize on your strengths while beefing up your weaknesses.
- Creation of short and long term goals and a thoughtful consideration of what you will be willing to do and sacrifice to achieve those goals.
- A commitment to take the daily actions necessary to achieve your goals.
- The perseverance and determination to press on when your body and mind screams “stop.”

Throughout your training and self-development, always remember as Ralph Waldo Emerson once said, “Every artist was first an amateur.”

Learn more about perseverance and overcoming obstacles in my Amazon Kindle book, [The Wealthy Networker](#).

Day 1: Swinging for the Fences

“Take action to make something good happen in your life.”

Your first day in boot camp is always about “mindset.”

When you step off the bus at Indoc, your drill sergeant’s primary job is to get your attention by shocking you into facing a new reality. Likewise, your first day of small business boot camp should be a reality check. You need to make sure you have your priorities straight and that you are fully cognizant of what may or may not be required to make money in your prospective business.

In the business world we call this “due diligence.” Surprisingly, many business failures can be traced to a complete lack of due diligence, which can further be traced to stubbornness or flat out hard-headedness. I can say this because I am the poster child for stubbornness, and have been known to resist sound advice.

Resistance comes naturally to me, because you see, I was born stubborn and hard-headed. And while stubbornness may be valuable in the right context, there are times when it can hold you back.

So, just how hard-headed and stubborn am I? And, how does this apply to your boot camp training? Let me tell you a couple stories about my childhood to illustrate my point.

I can remember when I was five years old my dad was backing his pickup truck out of the driveway. When my mom said, “watch your feet or you’ll get run over,” I took that as a personal challenge. Sure enough, the back tire on my dad’s truck rolled over my foot, and to make matters worse, my mom only shook her head and walked away as I screamed in pain.

I told you I was hard-headed. But that was just the least of my antics.

Around that same time my dad caught a small burro in the mountains near my home in the Mojave Desert. When he released it into the corral he told all of us kids, including the neighborhood kids, “stay away from him. He’s wild and he will kick the tar out of you.”

Yes, you’re right. The moment I heard that I knew I had just been challenged. Out of over 15 kids standing around the corral that morning only one snuck back alone to see just how hard that donkey could kick—yours truly.

I climbed through the rails in the corral fence and stared at the donkey. Bewildered, he trotted to a corner of the corral and pointed his backside towards me in an instinctively defensive position. Not to be deterred, I walked towards the donkey. About 3 seconds later I found myself clawing at the ground in pain, unable to breathe.

Let me tell you, the first time you get your breath knocked out of you, you think the world is coming to an end.

So, you see, I'm notoriously too stubborn and hard-headed to back away from a challenge, which has been the bane of my life—except for a handful of times when dogged determination paid out in spades, as it did when I accepted the challenge of noted authors Robert Kiyosaki and Robert Allen to create, “multiple streams of automated income.” Now, I truly hope you are not as stubborn or hard-headed as me. But, if you have a little bit of gumption or self-determination, you may find the concept of creating multiple streams of income worth the effort.

The point of Day 1 is to illustrate how a weakness or bad character trait can be tweaked to become an asset. In my case, my stubbornness and unwillingness to take advice nearly led to my self-inflicted destruction. I spent the majority of my childhood rebelling against authority and challenging everything anybody had to say...

...And truthfully, I haven't changed much as an adult. However, I have learned to listen long enough to determine the validity of the advice and instruction I get from others, and to take action on whatever advice passes my validity “litmus” test.

For example, Robert Kiyosaki's and Robert Allen's advice makes sense. It is prudent to build multiple streams of income, and in many ways it is the quickest and easiest way to achieve financial

success. Their model is a lot like the advice a baseball coach gives his players: namely, we can swing for the fences and get an occasional homerun, or we can swing for singles, load the bases, and score multiple runs.

One route leads to glory for a handful of players, while the other route wins games for the team.

In this first day of your small business boot camp I want you to start thinking about ways you can generate an extra income outside your traditional job income. For many of us this challenge becomes mind numbing because we are focused on hitting homeruns (what Silicon Valley entrepreneur and author Randy Komisar calls "The Big Idea), while the simple ideas and strategies that may generate \$100 to \$500 per month in passive income are deemed unworthy of consideration.

Let me tell you something I learned the hard way: Five hundred dollars in positive cash flow from a little business beats the pants off a big business that loses thousands every month, so put your innate stubbornness aside for a moment and think of a way you can create a recurring income of \$100 to \$500 per month. Consider this real life example I witnessed in my community.

A young lady in my neighborhood decided she wanted to open a bakery in a local strip mall. Neighborhood bakeries are rare in my town, and I thought she had a good idea. However, she wanted the glamor and glitz of a big name, with all the hoopla and extravaganza associated with a particular franchise opportunity. She secured the franchise and necessary restaurant equipment with a hefty loan of several hundred thousand dollars and rented a retail space for around \$6,000 per month, plus utilities.

From her first day my friend was challenged with the herculean task of making enough money from her bread sales to pay the

rent, service her loan, and allow for enough profit to make her long days worthwhile. Several months later I noticed she was marketing some of her bread products at a local farmer's market each Saturday. She sold about 75 to 100 loaves of bread per weekend from her booth and managed to make around \$125 in profits each weekend. At the same time her wonderful bread was being sold from her store, but the heavy franchise fees and high rent always kept her in the hole.

Less than a year after opening her store she was out of business and in debt for several hundred thousand dollars.

The store and the franchise arrangement represented her “swing for the fences” attempt to score big, while her farmer's market booth represented her “swing for a single” and actually made her money.

If you're looking at getting involved in any business endeavor please take the time to “crunch the numbers.” Be realistic about the costs versus the projected sales and profit potential—and as Robert Kiyosaki would advise, never accept a negative cash flow proposition.

Day 1 asks you to make a paradigm shift in your thinking. If you are new to the business world, or do not have a profitable, ongoing business or investment in your hip pocket, stop swinging for the fences and find a way to make a hundred bucks this month. When you can load the bases with half a dozen little money makers, churning away month after month with little to no input by you, you're ready to let it rip and knock one out of the park.

Day 1 Assignment

A drill sergeant is more than just a trainer and a strict disciplinarian. He or she is also a role model, and for many recruits represents their first exposure to their chosen branch of military service.

Except for their abrasive behavior as drill sergeants, everything a drill sergeant does in the performance of his or her duties, how he or she wears the uniform, and how he or she conducts themselves around officers and formal ceremonies, is meant to rub off on his or her trainees. This leadership by example proves the timeless value of the role of a mentor in your life, and I believe a mentor or role model may be the fastest and easiest route to success in your business.

Your first assignment in small business boot camp is to find a role model. You need to find a person who is already doing what you want to do, achieving what you want to achieve, and living the lifestyle you want to follow.

For example, if you want to become the top insurance salesperson in your company or industry, you will need to identify the current top sales leaders and copy their techniques and strategies. If you want to open a diner in your community, find a diner that is achieving the success you want and study their operations, and then duplicate their methods in your diner. If you want to build a huge residual income in your network marketing opportunity find somebody in your upline who is successful and learn from them.

Every industry or business imaginable has somebody at the top. Find out how they market themselves and their products, study their behavior, and emulate what they do. This is not to suggest that you plagiarize their menu, borrow their trademarks, or steal

their secrets. Instead, simply become a student of their success and duplicate their success in your business.

Recommended Reading Assignment

A typical training day in a military boot camp means blister popping 16 to 18 hour days of marching, physical exercise, and classroom training. On top of that, most recruits must also perform guard duty on rotating 2 hour shifts while everybody else sleeps. It's designed to test your mettle and mentally and physically push you beyond your self-conceived breaking point.

To that end, your daily assignments in this small business boot camp may ask you to do more in a day than most people do in a month. As a warm up exercise, your first assignment is easy and quite doable. I need you to read "The Parable of the Pipeline," by Burke Hedges.

If you cannot find the book in your library or download it on your Kindle, hop onto the Internet and do a search using the book title as your search term. Spend at least one hour reading reviews or forum discussions on the book. You may also head over to YouTube and watch at least 60 minutes worth of videos on the subject (there are dozens of videos available on this book). Look for the 11 minute animated version presented by Burke Hedges himself, but don't short change yourself by not reading this book as soon as possible.

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