

Income Without a Job



Live the life you really want!

Michael Jay Anthony,
author of *Handbook for Small Business Advertising* and
Spin and Promote Your Way to the Top

with Barbara J. Taylor

Income Without a Job

Also by Michael Jay Anthony:

Riches in Radio

The Handbook of Small Business Advertising

Spin and Promote Your Way to the Top

Numerous corporate handbooks, training programs and published articles

Also by Barbara J. Taylor:

How to Start a Business in Orange County, CA

Concordance to the Michael Teachings

The Other Side of Midnight 2000: An Executive Guide to the Year 2000 Problem

Numerous corporate handbooks, training programs and published articles

Income Without a Job: Living Well Without a Paycheck

Michael Jay Anthony

Barbara J. Taylor



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Income Without a Job: Living Well Without a Paycheck

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Barbara J. Taylor 1944-

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Acknowledgments

The wonderful part of any effort is sharing. And, so often, in order to be able to share, it takes others sharing their time, energy and effort — all for the common good — to present something that will enrich, enhance and generally improve another's life. So it was with this book: so many people contributing, so many people caring, so many people dedicated to the principle of knowledge.

People like Dr. Wayne Dyer — author, lecturer and mentor to thousands of striving souls and a man I admire for his innovation, detail and perseverance in showing people how to make their life better!

To Barbara Taylor for her editing, organizational skills and expert contribution to the content of this book, which are key to making this information useful. Barbara is a true mentor, friend and confidant with whom I have shared many opportunities to help people improve their business skills.

And, where would I be if not for my wife Roxanna who inspired me in more ways than one to write this book. Of course, the rest of my family, my children Thomas, Theresa, Arianna and Michael Jr., my brothers Robert and Les, and my very good friends Vic and Sue Thies, all of whom tolerate my ever present quest for teaching others.

Thank you all.

“It is in knowing that you gain strength”

Michael Jay Anthony (2008)

They say, “Children are our future.” That is certainly true for me. I am eternally grateful for the joy brought to me by my family, children and grand children: Dan, Rusty, Rhonda, Danny, Roxanna, Bonnie, Megan, Hannah, Aiden, Beckham, Coen, Skyler, Seaera, Brian and Hailey. Their love gives me hope for the future and a reason for living.

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Rob Roberson was another powerful mentor who greatly assisted in my professional growth and development during my early career. I owe him a huge debt of gratitude.

My friends and support circles have too many people to name. You know who you are. You are each very special to me in your own unique way. Of special note are my writing friends Carol Amato, Carolyn Charkey and Claudia Suzanne, who encouraged me to keep writing even when I was not very good. My mastermind groups kept me centered and on track for many years and helped me open my mind in totally new ways.

And, of course, I very much appreciate the work of our favorite author Wayne Dyer, who once kissed me on the cheek — an event I treasure.

“When traveling the Road of Life, never forget: there are critical road signs missing. Be prepared to change direction and stumble around occasionally.”

. . . Barbara Taylor (2008)

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Introduction

The trouble with doing nothing is that you never know when you're finished.

. . . Author unknown

As Americans, you and I are the most fortunate people in the world, because America is the best of all there is in the world. It is the best for standard of living, progress of life, health care and constant positive change. America is still the land of opportunity.

It is that opportunity — the opportunity to get an excellent education, the opportunity to own your own home, spend time with your loved ones, realize personal dreams, own your own business and make huge amounts of money that will guarantee your security for the rest of your life. It is our desire for those things that is driving the progress of America. Yet . . .

6% or less of the American population have any real savings.

78% of Americans do not have now — nor will have — a dependable retirement income when they reach 65.

92% of Americans do not have disability or catastrophic illness insurance.

55% of Americans cannot afford standard health care.

And the list goes on . . .

The rich are getting richer and middle class is fading away. Why? Because the average person lets society have its way with them and they do nothing to get some of the American prosperity for themselves.

In this one simple book, you will learn secrets to the most effective methods of getting ahead financially and staying wealthy personally. You will find the most effective steps to ultimate financial success. You will master your own choices from the hundreds of steps you may choose.

Income Without a Job goes beyond money, for wealth is beyond money. *Income Without a Job* offers you a way to see your life options in a totally different way. Having options is your true key to happiness.

Alas, so many of today's Americans have few options. We have — individually and as a nation — closed off our ability to create and exercise our personal options. Because of our inability to make enough money to cover our lifestyle or because of our need to over-extend credit and the financial worth we do have, many people have frozen themselves in the glacier of mediocrity.

In reality, money is nothing more than a scorecard to measure how well you are doing in developing your options in life. Yet, many people have developed very efficient ways of closing those options, lowering their survival score.

This basic premise is true — having options provides the opportunity to improve life.

It is sad to note that many nations are still home to starving people. Why do you suppose they remain there and starve? Simply put — because they have no other options. If they each had a larger amount of money, a little more education, if they only knew as much as you do, they certainly would not have to remain in squalor and disease.

Money changes their options. You see how fortunate you are to be so far ahead just by being where you are — living in America. America is the “land of the free.” . . . free to do whatever you feel is the right and most

productive, satisfying and rewarding thing for you. America is the land of options — if you choose them!

Income Without a Job will dispel doubts, concerns, worry and stress. By developing your options, you will improve your life, your health and your wealth. Money is not a separate entity. Money is part of your life — an integral part of your life. You must look at it in that way if you are to integrate it successfully into your life.

When you are finished reading this book — probably even before you finish it — you will begin to see opportunities all around you, things that so many people miss because they are not looking for them. Your mind will begin to put together creative new ways of making money, finding resources, filling needs and making the world a little better. And, you will know a little bit more about yourself, about what is important to you and how to use your own inherent gifts, talents and abilities in new ways.

A lot of promises? Certainly, because after all, life itself is a promise. Life and the degree of success to which you aspire are based on your choices and the actions you take upon those choices personally. You can only exercise those choices when you have created appropriate options.

You have my strongest and most heartfelt blessings in your transformation to new life options as you learn and understand how to have ***Income Without a Job***.

A word about gender language: In this book, we use “he,” “she,” or “he/she” in a variety of ways. We try not to over-emphasize one gender over the other. Please read “he” or “she” as including both male and female genders.

Chapter 1: Understanding Money

If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life. . . . Billy Graham

Before you begin really reading this book, please review the following questions. Review the information several times and give it sincere thought as it has the ability to put you right where you need to be.

Before you can determine where you need to be, you must understand where you are. Answer the following questions honestly and directly:

1. **Do you like money?**
2. **Does money like you? (Are you comfortable dealing with it?)**
3. **What role does money play in your life?**
4. **Are you spending enough quality time with your family? Friends? Hobbies?**
5. **Are you excited about your job? Does it inspire and energize you?**
6. **Does your lifestyle truly reflect your values and your desires?**
7. **Are you secure with where you find yourself at this point in life?**
8. **Do your family or loved ones love you for who you are or for what you can bring to the party?**
9. **Does your life fit together: job, lifestyle, values and beliefs?**
10. **Do you know where to go from here?**
11. **Do you have a solid retirement nest egg that will last for your entire life?**

THINK ABOUT ALL THE QUESTIONS CAREFULLY and HONESTLY.

Then consider where you are, the things you do right and the things you do wrong in this life, because this is a serious book about lifetime choices.

Often, you will see other books, audiotapes and seminars, videotapes and retreats telling you how to find success and riches without really trying.

I am here to tell you it takes **work**, it takes **commitment** and it takes **persistence**. This book will give you the tools you will need **if you are willing to work at it**.

You will find within these pages, the steps to being honest with yourself and those around you. You will find the way to success, without qualification. And, most of all, you will find the way to a new and more satisfying, more secure relationship with MONEY.

Before you assess what effect money has on you, where it places you in life, it only makes sense that you should look at what role money plays in the structure and order of the American way of life.

- *A recent survey showed that 48 percent of 4,000 male executives see their life empty despite work success.*
- *31 per cent of the sample feel that they do not spend enough time with their families.*
- *The American divorce rate is now at a staggering 52 percent! The number one problem noted is “money issues.”*
- *Surveys show that less than 15 percent of Americans have at least one month’s salary in savings.*
- *Bankruptcies and foreclosures are up sharply.*
- *By the year 2010, 38 percent of the workforce will be out of work or self employed.*

Many of us understand that the quest for money takes up far more time in our lives, occupies far more of our thought than it should. The greatest number of our failures and disappointments are directly related to money.

Money determines where you live, how you are educated, with whom you socialize and several dozen other life factors, right down to our diet. In short, money is power — the power to live and achieve. Once you learn how to acquire and properly manage the powerful tool of money, you change every aspect of your life. You open your life to greater OPTIONS.

People often concern themselves with the loss of money they have acquired. So much so, that they forget how to manage it, how to renew themselves and replenish the money. You must think about taking care of yourself in times when money is scarce, because money comes and money goes as a normal part of our lives.

Money is like a river — constantly moving — into and out of our lives, into and out of the lives of others. This is called the “Law of Circulation.” Money has little value if it sits in a box all day or hides in a mattress. Money is a tool that is meant to move and to be used.

What you need to accomplish in taking care of yourself when money seems scarce — the first segment of this book — is to examine your relationship to money and the elimination of debt.

You could spend several hours examining the psychology of money and the philosophy of money. You will find that there are hundreds of books that you could read on that subject. Many of these books assume that money is a separate subject from the rest of your life. Each seems to encourage us to look at money as being detached from the rest of our lives.

I am here to say that money is an ***integral part*** of the way you see yourself, the values you hold, the way others view you and the value others place upon you. It plays a very big part in the goals you set and the rewards for which you strive.

About the Authors

MICHAEL JAY ANTHONY



Michael Anthony is well known for his Organizational Development work, his unique corporate training techniques and inspiring public speaking.

Michael has had a wide variety of full and part time jobs and careers, which included serving as an Army soldier in Vietnam, to law enforcement officer, to Radio Host in Los Angeles to Advertising Agency Executive then Voice-Over recording artist to Seminar Leader, Author, Business Coach and Organizational Development Consultant. Many of these career experiences he held simultaneously.

After training employees and managers for some of the nation's top companies, Michael teamed up with Barbara Taylor in 1984. Together, they continued the work that each had been passionate about alone.

As a public speaker and trainer, Michael has always received great reviews from workshop attendees. His personal style seems relaxed and fun, yet his presentations are filled with powerful teaching to help people manage their lives in ways that are more productive.

Michael has one of those smooth "radio voices" that we hear and wonder, "who is that?" When Michael talks, people naturally stop and listen to what he has to say.

As an author and Chairman of Ten to One Inc. (www.tentooneinc.com), Michael has tried to share what he has learned through a number of books, articles and training programs.

Through it all, Michael has dedicated his life to teaching others how to live better lives.

As mentioned in this book, he has tried many different ways to make money; many of them have been unsuccessful. Those failures taught him much more than his successes.

BARBARA J. TAYLOR



Barbara Taylor is her own best example of someone who understands the needs of small business owners and entrepreneurs, as well as line managers and employees in large companies and government organizations.

After seventeen years working in a large public university on the East Coast, she had no concept of small business needs when she arrived in Southern California to join a rapidly growing national Software and Consulting firm.

After Barbara connected with Michael Anthony in 1984, they went on to blend their own unique flavors to their work with large and small companies.

Barbara was appointed by the State of California to create the first privately funded small business development center in California, designed to help people who wanted to start or manage a small business enterprise. She requested and received Michael Anthony's assistance.

Together, they went on to work with more than 1,000 small businesses. Barbara's extensive background in the computer services industry combined with Michael's extensive organizational psychology and training background gave them a strong foundation to bring their wisdom to people who seek to grow and develop more of who they are — whatever their occupation.

Barbara's company, *Rainbows & Miracles etc.*, focuses on *Creativity and Inspiration at Work*, inspiring people to find creative solutions to every-day challenges in the workplace. One of the ways she does this is through her Institute for Management Excellence (www.itstime.com) website – *It's Time for New Ways of Doing Business*.

Michael and Barbara are both dedicated to the communication of ideas that make the world a better place by helping to improve the lives of the people they touch and work with every day.

We wrote *Income Without a Job* because we discovered:

- ◆ 6% or less of the American population have any real savings.
- ◆ 78% of Americans do not have now — nor will have — a dependable retirement income when they reach 65.
- ◆ 92% of Americans do not have disability or catastrophic illness insurance.
- ◆ 55% of Americans cannot afford standard health care.
- ◆ And the list goes on . . .

That is a shame!

If you choose to read this book, you have the opportunity to learn:

- \$ The 24/365 Dollar Developer System
- \$ How to find opportunities that others miss
- \$ How to identify your own personal Working Style
- \$ How to build long-lasting personal options
- \$ How to understand money and learn where to get it
- \$ How to turn your own dreams into reality
- \$ Where to get the resources to a steady income
- \$ How rich people overcame poverty.

... and a host of other handy insider information methods that assures you can live well without a paycheck.

This is NOT a “get rich quick” program. And, you can get rich by using these techniques.

Income Without a Job is also for those people who want to be free to live their lives - now! It’s about starting down the success road with the options to decide when and where you want to go!

“Unique is too calm a word to describe this information. I am making real money doing what I want to do” . . . Donald Reeder, Anaheim CA

“I knew what I wanted, but didn’t know how to get it until I read *Income Without a Job*” . . . Teresa Christine, Tucson AZ

“I didn’t know what or where to start to get out on my own until this book came along” . . . Larry Holms, Ann Arbor MI

“*Income Without a Job* is a fresh approach to starting over” . . . T. P. Vaughn, Sparks NV



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