

Your Life. Your Terms. - The Steps Canadians Are Taking To Live Life On Their Terms

Pages: 267

Publisher: Aardvark Global Publishing (September 30, 2014)

Format: pdf, epub

Language: English

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Your Life. Your Terms.

The Steps Canadians Are Taking To Live Life

On Their Terms

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ISBN: 978-1-4276-9621-2

Printed in Canada.

For everyone looking to live

life on their terms.

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PREFACE

This book is about control.

Control over the decisions you make.

Control over the choices you have.

Control over the way you choose to live.

This was something I started working at when I was twenty-one-years-old, by starting to build an asset base that would make me independent of any employer.

By my mid twenties, I left the corporate world for good to join a business venture with a friend, and then proceeded to start and grow a business from the ground up with my brother (Yes,

somehow we manage to work together...and well.)

This path allowed me to spend my life the way I chose, not in a manner others decided for me.

I still wake up, have deadlines to meet, and a list of things to do. But I am the one that set them for myself, the priorities are mine.

This is not a business book.

It is an outline of the steps Canadians are taking to live life on their terms.

They are not running lawlessly in the streets doing whatever they please, but in each instance, they have created choices for themselves.

They also are not entirely dependent on walking into a workplace every morning, having to please someone else's demands.

They all have a Plan B in place or have already made it their Plan A.

Through different business and investment ventures, I have had the opportunity to meet a lot of people that have put themselves in a position where they have the freedom of choice.

But the majority of people I have met think that structuring their own lives this way is just not possible for them. They need luck, a wealthy family, or a winning lottery ticket.

It's simply not the case.

That is the purpose this book serves.

To shine the light on what people have been doing to ensure they are not only someone that thinks that being able to design their life is possible, they are, instead, someone who has done it.

There is a vast difference between theory and implementation.

The people you will hear from in the following pages have implemented and continue to do so.

This is information from first hand experiences. To me, it has always proven the most valuable.

This book will prove to you that you can live your life on your terms as well.

But you'll have to go out and make it happen.

There is no secret that allows things to appear before you without action on your part. You will be required to actually put one foot in front of the other to walk down this path.

But the path is not hidden.

In fact, there are many you will hear about.

If you so desire, choose one and start walking.

And remember ...Your Life. Your Terms.

CHAPTER 1

I remember the weeks leading up to the end of my formal education.

Proctor & Gamble had come to our campus to recruit some people for their IT department.

I had made it through the initial steps of the process, and was called in for one final interview. It was a half day, and it involved me going for lunch with some employees, meeting different managers, and ultimately, sitting down with the two people who I would report to.

I was told that the whole experience was a formality, and that the job should be mine.

At the very end of the time meeting with my potential future managers, they asked if I had any questions - I did.

Up until this point, no one had told me what I would be doing, so I asked. It seemed like a fair question.

I will never forget the reaction.

They looked at each other first, and then, the gentleman to my left leaned forward and asked how important that was.

If I was going to get out of bed, into my car, and fight traffic every morning to spend the majority of my day sitting in a cubicle in an office building, only to fight traffic to get home with the hopes of having a couple hours left in the day to live as I chose, it felt important to me.

But I was just out of school so my response was something like, "I was just wondering what types of work or projects I would be responsible for when I started to get an idea of what I would be doing."

This is when they broke the news to me.

They explained that they wanted people to work at P & G who wanted to be there for because of the company alone. They promote from within, are like a big family, and essentially, it shouldn't matter what I would be doing because I would be working at Proctor & Gamble.

I can only imagine the look on my face.

I'm not sure if it was confusion, surprise, or disgust.

I did my best to play along, but I walked out of that office confused.

"Is this what is expected from all employers?" I wondered.

Ultimately, I didn't get the position. I think they picked up on the fact that I wasn't interested in being a drone.

I appreciate the candidness of those managers because that experience has been a driving force for me to this day.

Life has a funny way of working these things out though.

I received a call from my most recent co-op employer the very next day, telling me that a position had opened up –they asked if I was interested.

The next week I started work at the Regional Municipality of Peel.

I worked there for about three years, applied for, and received a promotion each year.

But I still was not satisfied.

For me, the pace was too slow.

Thinking everything could be done in half the time, probably due to my youthful ignorance, I wanted to make things happen.

The series of meetings that had to happen before anything was implemented was draining.

It didn't allow me to move at my pace or to be rewarded for the impact I felt I could make.

It led to me going home on a daily basis frustrated because my time was not being used effectively.

Instead, I was at the mercy of the demands of others, and I did not like it.

I had one final corporate stop at Oracle Corporation in a role where my compensation was more directly linked to performance.

But that only lasted six months.

It was a Band Aid solution for me.

By the time I started that job, I was already focused more on living life on my terms rather than those of others.

I left to be a partner in a business that a friend had started, and I have not looked back since.

It had become clear to me that I wanted to structure my income in such a way that allowed me some personal choice in my life.

I don't mean that I want to live a life with no responsibility, strolling along a deserted beach someplace without a care in the world.

That is not me.

However, I did want to set my own priorities. I didn't want to have the risk in my life of having my income dependent on a single source, my employer. What I wanted was to have the ability to explore opportunities when they came my way.

With a bit of thought and planning, I began putting the pieces in place to get me there.

My path, or thought process, may not be an exact fit for everyone.

But think about your own life, either now or in the past. At the points where you had a bit more freedom, did it make you happy?

When you wake up on vacation and have complete control over how to spend your day, is that a good thing?

This feeling does not have to be reserved for the small glimpses in your life.

Recently, a friend whom I first met as a client - and is a successful executive in an international automation company - told me that he refuses to travel extensively. Even though it is expected of him, and specific requests have been made, he just tells them, "No."

In fact, his exact words were, "Then fire me," when pushed on the topic.

His response can be looked at as slightly arrogant, part crazy, or with a bit of envy.

You see, he has put things in place for himself to a point where he has choices. He does not have to travel half way across the world and take time away from his family if he does not want to.

This is lifestyle design as well.

You do not have to quit your job and be a lone ranger to live on your terms.

Everyone will have their own ideal lifestyle and can structure things in a way to suit them.

The first thing to do is to take an honest look in the mirror, and realize whose life you are really living.

If you leave your home everyday to spend ten to twelve hours of your day stuck in traffic at a job you despise, are you living your life or one that others want you to?

I understand that often it's financial obligation that holds us in these ruts. But if you aren't living the way you want, start putting the pieces in place to change that.

It will not happen overnight, but it's not impossible, and does not take ten or twenty years to happen either.

There are ways to be able to meet your financial commitments while still having the choices and freedoms you desire.

When will it be time for you to start?

CHAPTER 2

While still working in the corporate world, I attended an introductory seminar to real estate investing. While there, they offered a weekend program that cost \$5,000 to attend and which they claimed would teach me all I needed to know to become a successful investor.

At that time, \$5,000 was an awful lot of money to me, but I decided to do it. I felt that this could be my first step into building another income stream, which meant I would be less dependent on the income from my full time position.

Probably because I wasn't willing to spend the money without using the information, I went out and bought a beat up, old two-bedroom bungalow in the Port Credit area of Mississauga. The plan was to fix it up and sell it for a profit.

I learned very quickly that I hadn't learned everything there was to know about real estate investing. But I battled through every challenge thrown at me and was able to turn a profit on that first investment, and although it was only \$4,000, it opened my eyes.

I was twenty-two years old at that point, and it became clear that it wasn't impossible to build out a few different streams of income that could provide the financial stability I was after.

I started reading and studying different real estate investing strategies while at the same time learning how money worked.

Remember, my ultimate goal was not millions of dollars in a bank account; it was just a bit more independence.

I also started paying attention to people who lived a bit of the lifestyle I was after, living life on their terms.

They all seemed to have income coming in from a few different sources.

From that point on, I knew I wanted to do the same, and because I had already started investing in real estate it was the natural option for me.

But at that time, I had no idea what it would lead to.

I leveraged my full time employment to qualify for mortgages at the bank and start purchasing income properties.

Once up and running, each one of them was spitting off between \$300 and \$1,100 of net income

per month.

Some of that money would be put aside for long term maintenance on the properties, but regardless, by my mid-twenties I had already built out a few different streams of income.

At that point of my life, with expenses so low, I already had a certain sense of freedom. The building blocks I had been looking for were in place.

I should warn you that there is a major problem with starting down this path.

It is addictive, and it becomes hard to concentrate on other things.

Once you understand how to generate an income without being dependent on someone else for it, it's like you have entered another world. You begin searching out people that have done similar things, only on a larger scale.

You want to learn how they did it?

Did they start like you?

What did they do next?

What else is there to know?

The income streams from these properties were a big reason why I quit working my last job with a Fortune 100 company.

I wasn't living life on my terms and I didn't need the job any longer.

During this time, I had stayed in touch with a friend that I had gone to school with. He had lasted in the corporate world for a shorter time than I had.

He had no real estate investments, but he had built a business that was spitting off piles of cash to him. He was looking to reinvest the proceeds into other businesses and offered me a partnership in the first one.

This was right up my alley. *

This isn't a book with unrealistic stories of people that have achieved the impossible. It is about a group of people that decided to structure the lives they wanted and live it on their terms.

From down and out entrepreneurs and disgruntled 9-5 employees, to people who battled life threatening illnesses, they all have one thing in common, the choices they've implemented in their lives.

Each journey is unique and is outlined with the steps they took to achieve what they have. The same steps you can use to live... Your Life. Your Terms.

3 vital skills for the age of disruption - Have a Purpose, Have a Healthier Life
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