

Time to Live your Dreams by Kelvin Davis

The Secret Road to Wealth:

Time to Live Your Dreams

By Kelvin Davis



Business Freedom Lifestyle 2014

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To my wife, business partner and best friend Marisa Wiman. You bring balance to me every day, we share the entrepreneurial journey as one.

When I experienced doubt or one of the many setbacks, you always encouraged me to pick myself up, and keep going. Thank you for love, support and understanding on our journey.

You are the best wife in the world.

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Thank you	

Disclaimer

This book contains general business advice only and does not take into account your financial circumstances, needs and objectives. This book does not to provide individual financial or investing advice, and does not take into account the financial situation or needs of any individual person. The contents and instructions contained within are of a business educational nature.

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I have met and learnt from international business experts that have made a massive difference in my life. Thank you for your guidance.

Robert Kiyosaki	Donald Trump
Kim Kiyosaki	Kerwin Rae
Ken McElroy	Tom Wheelwright

The above group taught me how to find and implement their secrets. I enjoy helping other business owners achieve freedom in their businesses.

Why write about Dreams and Freedom Business?

Many books tell you how to start, run, and own a business. Other books teach about marketing, sales, investing and finance.

Of these education books none show the way to create wealth needed to fund your dream lifestyle. None showed me the road how to live a millionaire's lifestyle and what steps were needed.

To be free from the constraints of time and money I had to learn personal lessons and skills that are not easily found. When I spoke to business mentors they understood the concept, but never completed it themselves. I learnt that freedom, and a freedom business starts with a special approach, one where you value your time. Learning how to set this up requires knowledge that is not readily available. You may be able to take sections from different authors and teachers, working out the steps needed, but I never found this information in one place.

The starting point is preparing yourself. We could not find any manual or simple model to emulate so we created the model and replicated this for a number of business friends. The model has grown and evolved over time as we all learned the lessons.

My lessons

For over four years I taught business owners as a mentor and coach. Both as a paid and volunteer service, I really enjoyed this role helping my students stretch their minds. After working with hundreds of businesses, I observed the same patterns appearing again and again. The basic challenges remain the same, together with the same solutions so I describe it as a journey that every person in business must travel. It is a well-trodden path, where some people repeat the same mistakes again and again going in circles until they learn the lesson. Almost all of these businesses consume the owner's time just like a ball and chain, they are locked to their business. Fortunately, there is a better way and I achieved it, then showed others how to have a Freedom lifestyle.

The reason I stopped coaching and mentoring was that it almost became a full time role, (a job) and took away my time freedom. I remember the day clearly, deciding instead to prepare an easier way of teaching others. How to achieve 'the goal of teaching others' went into my personal plan. Using business examples and case studies, will help you on your journey.

I trust that you will use this book to expand your future dreams. Then take the actions living in the wealth and lifestyle you deserve.

Owning a job?

While you have a 'job', <u>you will never be truly free</u>. I worked with some fantastic bosses in my life and some I disagreed with.

If you have a job, you will always be locked to someone else's timetable. In essence, your <u>boss owns your personal free-</u><u>dom</u>. When your boss says jump, you do. The boss tells you when you can have a pay raise, and when you cannot. The person you report to is like your master, and you are the servant. If you do not like the boss, you change jobs looking for a boss you enjoy working with. The cycle starts again. That is the way it is, just accept it and enjoy your journey. If you disagree with me and think you have freedom in your job now, call your boss, then ask for this lifestyle:

You are taking six months off from next Monday and these are the conditions,

- Not contactable for the next 4 weeks
- You want to continue to receive your pay (Same as now)
- You want your work to pay for travel and accommodation to USA, then UK
- After 4 weeks, you will work some days, but not sure when.
- When you return, you want to sleep for 5 days
- Next year the same deal however now a different destination
- You want to swim and exercise every day while at work.

Your boss will call you crazy, and may even sack you on the spot!

This is an example of a dream and the reason I do not believe a job will ever set you free to live the life you dream. You cannot be free of obligations if you need to constantly sell your time for money.

I heard so many times, 'I <u>have</u> to work to bring in money and pay the bills. Or another, 'I have X children I need to earn money to feed them'.

I understand these excuses as I came from this group and way of thinking. Without money you cannot pay the bills, mortgage or pay off the credit card. I understand many people live an existence from pay cheque to pay cheque. The catch cry for this group, (where I used to be) is the song similar to the seven dwarfs tune (Same tune)

"I owe, I owe, so off to work I go"

Millions of people are what I call a slave to money, trading their time for a pay cheque or money. These people are paid to appear for a predetermined number of hours per day at a place or location of the boss's choice. If workers do not turn up, they do not get paid. Often people are paid just to be there, not paid on the work output, just the time they spend. This is the standard formula 'time= money'.

It makes no difference if you are a doctor, lawyer, reporter, writer or laborer we were all taught the same rules: your time equals money in the form of wages. You pay tax before you see the money, and then live off the remainder.

To put it another way using my terms, "**your time = money**". The more time you spend at work the more money you bring in. Since you are living, you then owe money for rent, electricity and food so as a result you <u>spend your time to earn money</u>. This is trading your "time for money" or in other terms a "slave to money". You become a slave to the highest bidder for your time (or skills). If someone offers you more money, you become their working slave. While this sounds harsh it is fundamentally the way we have been financially educated.

Do not stress too much, it is the same lessons I learnt at school. This is how I started and worked until I realized it is a lie. Other ways do exist to earn money, we are just not shown them.

I do not advocate quitting your job tomorrow. Instead learn the lessons early, while you have your job. It is easier to learn the skills without pressure of bill collectors knocking at your door.

Business - Easiest way to give you freedom.

When you start a business you are totally in control. You drive it, creating, making or molding it the way you want. Your business is a reflection of you, your wishes, desires and dreams. Either you control your business or it will control you. The only factor that determines who is in control is your personal skills.

When business is established correctly, and managed using a set of principles outlined within these books, you can and will achieve true freedom.

Owning your own dream freedom business will allow you to be able to take six months off,

- Receive your normal pay (Same as now)
- Pay business class travel to USA
- Take the time and rest for 5 days to recover
- Work when you want
- Exercise when you want
- Next year the same trip to UK

That is the dream you can achieve, so read on if you want that type of freedom.

A shared journey as Husband and Wife

It is a journey we went on together. I believe it is a shared journey as a couple, therefore Marisa contributes her experiences throughout the series of books. I could not have achieved this result alone and still love spending every day with her 24/7.

Marisa's comments:

Dream of Freedom. What it means for me today.

After being away for 6 weeks and seeing how people live in Switzerland and Italy (Remember I used to live there 20 years ago) I must admit that I bless each and every day for the freedom Kelvin and I have created.

During the trip I watched my girlfriends, constantly working, run, run, running to be at work at 8AM, keeping in mind that before that you have to drive 30 minutes to drop off the kids at the grandparents, then drive another 45 minutes to be at work by 8AM, then the traffic home again after work.

What changed for me?

- The constant wondering if the 'big boss' will keep you on for another year.
- Planning the few precious weeks leave per year.
- *'The holiday', start saving money.*
- The 'I better go to bed' as tomorrow back at work.
- The 'oh no, holidays are finished' and tomorrow starting work again.
- The, I wish I could be doing something else.

- Or, I cannot afford it this month.
- The 'oh we have to pay extra taxes this month' so I'll not be able to go out for dinner.
- False pretences of happiness.

Now I realized this way of living life, following someone else's rules, is not really 'living life to the fullest', it is 'an existence'.

Freedom Lifestyle

Every day I bless what we have created, I would divide Freedom into two separate areas.

TIME Freedom for me means to start my day when I want, to book meetings when it suits me, avoiding traffic jams, nasty weather, or when I just do not feel like driving or flying. Working as much or as little as I want and more important WHEN my mind is ready for it.

Taking our puppy to the beach anytime, playing with him for as long as I like to.

MONEY Freedom is being able to buy what I want, when I want it, not just what I need. I am about to go out shopping and I can buy anything I want. Do I want Moet Chandon with caviar tonight? Well I do not eat caviar and I am not even that keen on the Champagne! But I would buy a toy for our puppy and a nice fish for dinner. It is all about what you like and your lifestyle.

Money does not buy happiness; it can give you freedom.

Marisa's Realization

After this holiday, I really realized the importance of the personal freedom that Kelvin and I created and constantly striving to improve. An idea we started in 2004 was a dream. The long sleepless nights in creating the system and setting up the structure we have now, makes us enjoy the day 'without a watch'.

Does this mean we are now not working anymore? No, not at all. We are catching up on the little things we need to finish. You should see how much there is to be done after our last trip away, BUT the difference is that we can do it in the middle of the night, or at lunch time as far as the task is getting done it does not matter.

Offering me a job?

Would I ever return to a Job? NO WAY, NEVER - EVER! Freedom is now, and always will be more important. Our 'Freedom business' is now fully integrated into my life and lifestyle letting us live our Dream.