

NO MORE MONDAYS

post-it revolution

I TURNED MY
NEXT YEAR
MAYBE SOMEDAY
INTO TODAY.

MY WORK
FITS....
& LOOKS GOOD
TOO.

I OVERCAME
A BAD CASE
OF THE
MONDAYS!

I RENAMED
MY MONDAYS
TO
FRIDAYS!

I AM
MY OWN
WIZARD

I GAVE AWAY
MY
MONDAYS

I THREW
MY TV
& FOUND
TIME TO CREATE
MY OWN REALITY

I DELETED
MY
MONDAYS

I CHOSE
MY PASSION
OVER SECURITY

I FOUND
THE WORK
THAT FITS
ME.

I CHOSE
MY PASSION
OVER
SECURITY

I'M MAKING
MY OWN
LUNCH.

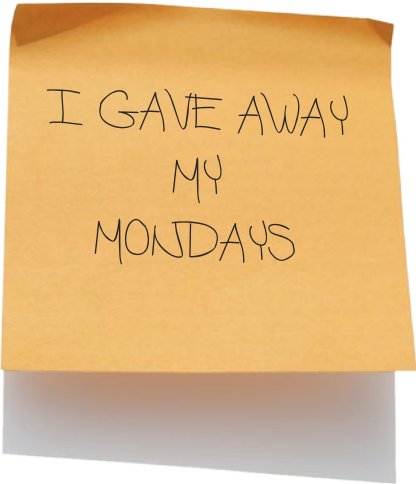
I THREW OUT
MY TV
& FOUND TIME
TO CREATE MY
OWN REALITY

I OVERCAME
A BAD CASE
OF THE
MONDAYS!

I PUT MY
MONDAYS
UP FOR SALE

I CHOSE
MY PASSION
OVER
SECURITY

Success Stories
from 48 Days



I GAVE AWAY
MY
MONDAYS

Foreword from Dan Miller

For more than 20 years now I have had the privilege of coaching people through the inevitable career changes that our workplace brings us. The old days of finding one company and methodically moving up the ladder in position and compensation are essentially over. As we're seeing with the massive lay-offs already this year the chances of staying with one company for 30 years and getting that gold watch are very slim.

That does not mean that opportunities are fewer. It only means we are seeing a new model for career development. Rather than the vertical climb with one company, people are staying 2-3 years and moving on to another company. The career path resembles a maze rather than the proverbial ladder. Just be clear; this does not mean constantly starting over – it simply means progressing on your career development with multiple companies – or breaking out of the model of working for a company at all. This is neither good nor bad. It's just different. At any of those change points it's healthy to look at the explosion of new work models. "Employee" is simply one choice of many. We are seeing the rise of terms like contingency worker, independent contractor, temp, consultant, entrepreneur and electronic immigrant. The people whose stories you will see here have definitely chosen something other than "employee."

Many of these innovators you are going to read about had difficulty finding work that was meaningful, purposeful and profitable. **So guess what they did – they created it!** No one has to wait for the perfect job. You can take your unique skills and create work that you love!

I never get tired of hearing stories like these. Many times the person had an unexpected and unwelcome experience – that served as a wake-up call for a dream that had been buried by having "life happen." I know many of these people and have seen their stories unfold. I want to thank each of the contributors for being willing to share in ways that will bring hope and encouragement to many more.

I CHOSE MY
PASSION
OVER
SECURITY

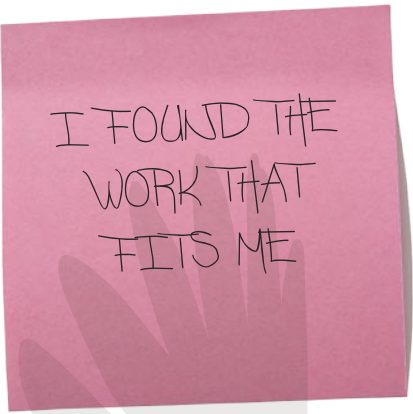
Thanks to Jay and his production team for screening the many submissions, and for creating a vibrant document that will inspire us all.

Dan Miller, author *No More Mondays*



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I FOUND THE
WORK THAT
FITS ME

A Word from the Editor

Hello Fellow Entrepreneurs,

It has been a privilege to compile the exciting and inspirational success stories that you are about to read in this e-book. I appreciate all the people who joined the e-book group and contributed in many different ways. YOU guys are an inspiration. And guess what – this book is a living document. As you build your business or find your dream job, join the e-book group at 48 Days.net and submit **your** story for the next addition of this book. As always - credit goes to the group for the good things, mistakes are solely the responsibility of the editor.

I first learned of Dan Miller, the man who inspired this e-book, in 2006 on a Dave Ramsey program. My life, like yours I'm sure, was a very busy one. I had moved into a job with my company that was really a terrible fit. It really felt like no matter how well I performed my job it wasn't going to make a difference in the long run. About this same time, my brother had been inspired to start a church in the Chapel Hill, North Carolina and I was considering joining him there. I had also recently been diagnosed with ADHD which explained a lot, but also added a burden in trying to understand the condition. The Fortune 100 Company that I work for was making organizational changes and I had little time to make a decision. It was during this time of my life that I read 48 Days To The Work You Love, by Dan Miller. As I worked through the book the idea of truly understanding myself and finding my dream job became very appealing to me. I decided that finding my niche, my calling, was a top priority for me. I took a chance and contacted Dan to see if he would coach me through this process. Dan agreed and I began the work of truly understanding myself, my personal characteristics, my knowledge, skills and abilities, and my dreams and passions.

During this time, I transferred back to the Twin Cities. I continued to look for the business idea that produced the best combination of my skills and abilities, personality characteristics, and my dreams

I TOLD MY
MONDAY TO
"STICK IT"



and passions. One thing I discovered is that I had a real talent for problem solving and doing creative things around the farm.

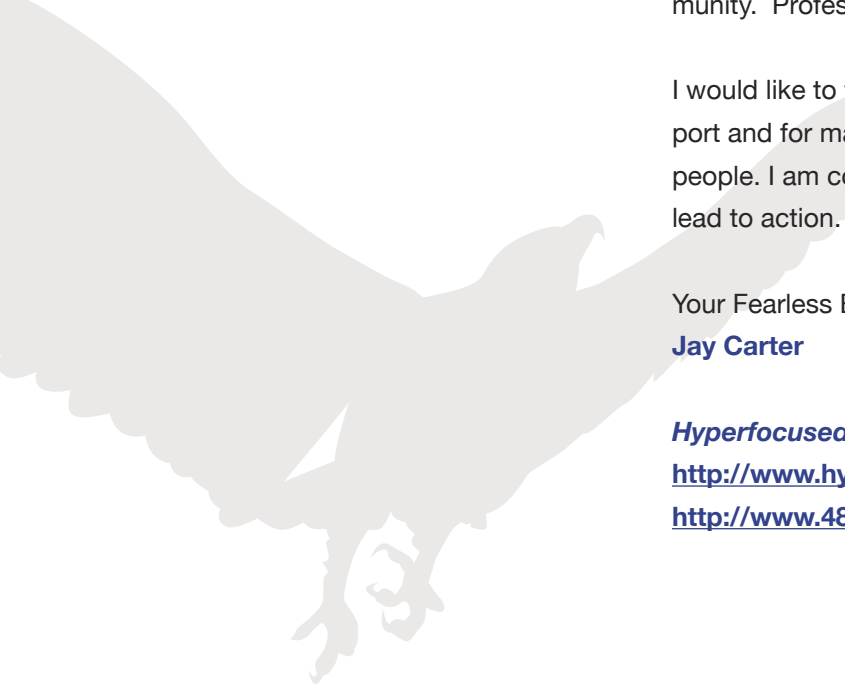
I created this fence for our llamas from heavy-duty pallets, which I got for free. I used this knowledge to create a product to sell so others could create their own fence.

Another major turning point my life occurred when I hired an ADHD coach. Over a short period of time, he helped me reinvent the picture that I have myself. For people with ADHD, the stories you tell yourself, and the beliefs that you create really determine the direction of your life. When you redirect your thinking by looking at evidence-based strengths and evidence-based successes, it changes your perception of yourself. An interesting thing began to happen; many different advisors were telling me that I would make a good coach myself. As my friend Kent Julian says, "Turn your mess into your success." The Association for Adults with ADHD (ADDA) held their national conference in the Twin Cities last year. I volunteer to help with publicity and was featured on the front page of the St. Paul Pioneer press. I told the entire state of Minnesota and half the state of Wis-



consin that I have ADHD. This opened many doors as I met many of the top people in the ADHD field. I now chair the Disability Advisory Council for my Fortune 100 Company. I've been able to touch many people with my story and my coaching. Most recently I've been elected to the board and steering committee of a large consortium of the top companies in Minnesota dealing with careers and disabilities.

I have a passion for business and a passion for reaching my potential. Through my coaching practice, I can now help other people do the same. I created Hyperfocused Coaching Systems, LLC to provide career and

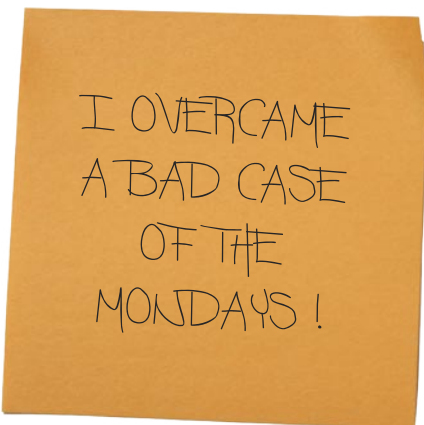


business coaching, with a focus on those with ADHD. I've had in-depth training in the field of coaching the ADHD entrepreneur as well as regular ADHD coaching from the top ADHD coaching school. Many of the topics Dan Miller addresses in **NO MORE MONDAYS** and **48 DAYS TO THE WORK YOU LOVE** are especially critical for folks with ADHD. Many ADHD traits are highly prevalent in the entrepreneurial community. Professional coaching in this area can multiply the success of an executive or entrepreneur.

I would like to thank Dan Miller and the 48 Days.net and Free Agent Academy leadership for all the support and for making it possible for all of us to share our talents and our journey with so many like-minded people. I am confident this e-book will bring you inspiration and hope – the real kind of hope – that will lead to action. This action will move you towards your goal of achieving **NO MORE MONDAYS**.

Your Fearless Editor,
Jay Carter

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I OVERCAME
A BAD CASE
OF THE
MONDAYS!



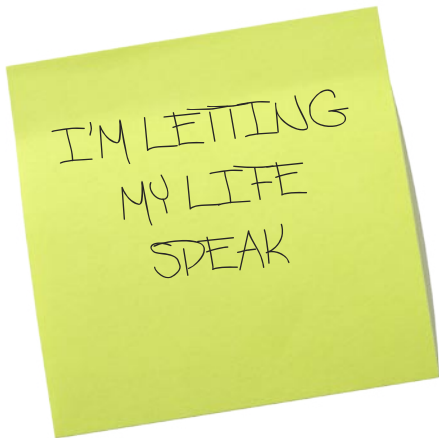
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I RENAMED
MY MONDAYS
TO FUNSDAYS!

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Finding Your Inner Lemonade Stand

Jon Dale


After moving to Colorado in 2005, I took a position selling an advertising product placed in major grocery stores across the country. I did very well at this, quickly becoming the #1 salesperson in the state.

About a year after starting with this company, my gut started telling me that I was in a dying business. Even though my sales were continuing to increase, I was enjoying my work less and less. I was becoming more and more convinced that what I was selling my customers wasn't the best thing they could be doing to market their business.

Meanwhile, I was spending my free time helping a couple of organizations begin to explore the emerging social media opportunities. I found myself telling new and existing customers about geographically-targeted Google Adwords as a way to increase their exposure.

After several months, I realized that I was in a cul-de-sac (a dead-end – read Seth Godin's book The Dip), so I decided to follow my passion for marketing and connecting people through social media and transition and become a social media consultant. The problem was all I had was a bunch of ideas...and no track record.

I started meeting on a regular basis with a friend of mine who worked for best-selling author John Eldredge. I kept trying to encourage them to start a podcast and blog in order to reach more people. They were pretty reticent to do anything outside of the more traditional approaches. After several months of meetings, I finally convinced them to let me launch a podcast for them for free. I offered to cover all the costs of production and hosting if they would just let me call them a "client."

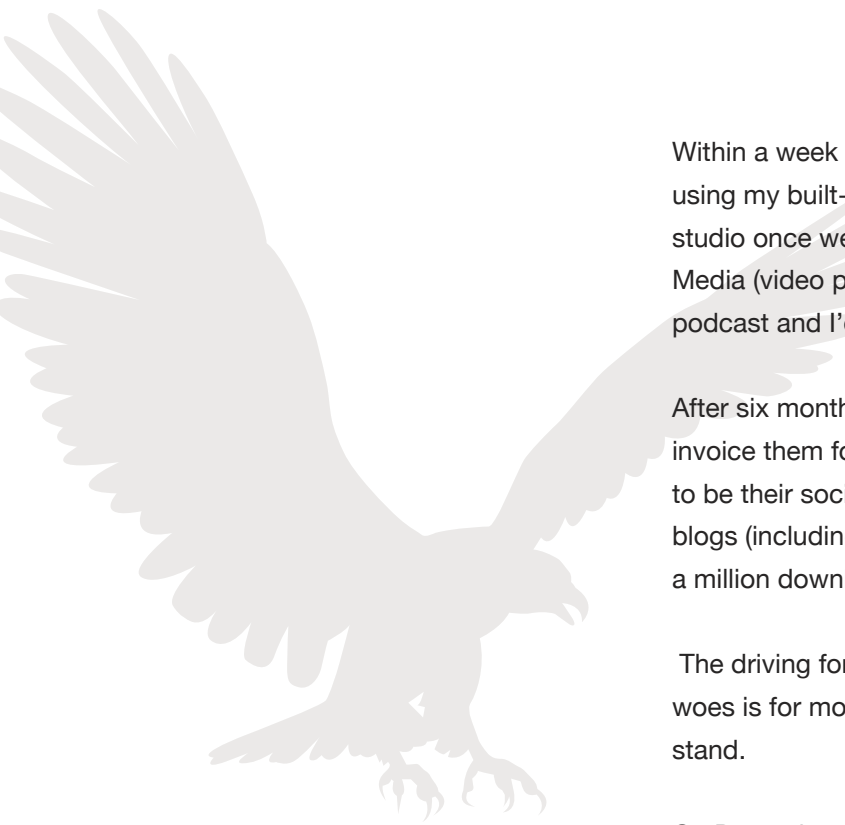


I PLAN
MY WORK
AROUND
MY LIFE

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Within a week of getting the green light, I had their first episode out (I recorded the intros and outros using my built-in laptop mic). With the podcast up and running (we outsourced the production to a real studio once we had a few thousand subscribers), I started talking to them about other forms of Social Media (video podcasts, blogs, and so on). By the end of the year, we had over 5000 subscribers to the podcast and I'd managed to get one of the ministry directors to blog consistently.


After six months of working for free, they told me they loved what I'd been doing and wanted me to invoice them for all the hours that I'd "volunteered." They then started paying me a generous hourly rate to be their social media strategist. During the following year, I helped them launch a video podcast, three blogs (including one by John Eldredge), and their own social network (Oh...and we've had well over half a million downloads of the audio podcast).

The driving force of our economy is small businesses. Perhaps the answer to our current economic woes is for more people to be like the folks in this book and get back in touch with their inner lemonade stand.

On December 1st I read a blog post entitled, "[If you could change your life...would you?](#)", by Seth Godin. In the post Seth [linked to a web page](#) he'd created for an Alternative MBA program he would be running at his office starting on January 19th, 2009. Although it looked intriguing, since it was in New York, I didn't think much about it. A few days later it came up again in conversation with a friend of mine. This time I couldn't get away from it. After talking with Amy, our friends and family I decided to apply. The day after I submitted [my application](#) I received an invitation from Seth to come to New York for an interview, so I hopped on a plane and flew to the Big Apple. While flying home from my interview I received an email from Seth saying that I was one of a small group of people that had been accepted into the program...that was a little over a week ago.

So, now I'm busy preparing for an amazing six month adventure. Amy and I have decided that she'll





stay at our home in Colorado with the kids, surrounded by our incredible community of friends. I'll be commuting back and forth, spending the weekends at home, and the weekdays in New York.

By Jon Dale

<http://www.jondale.com>

Jon created the actual 48Days.net site using the Ning platform.

Jon also did an interview on a 212 Connection call on [Social Media](#) for members of the 212 connection. ([Click here to learn more about the 212 Connection](#))

<http://www.48days.net/profile/JonDale>



I
WORK
FOR
LOVE



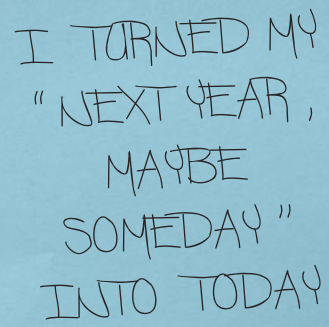
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I TURNED MY
"NEXT YEAR,
MAYBE
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INTO TODAY

Working for Love Not Money

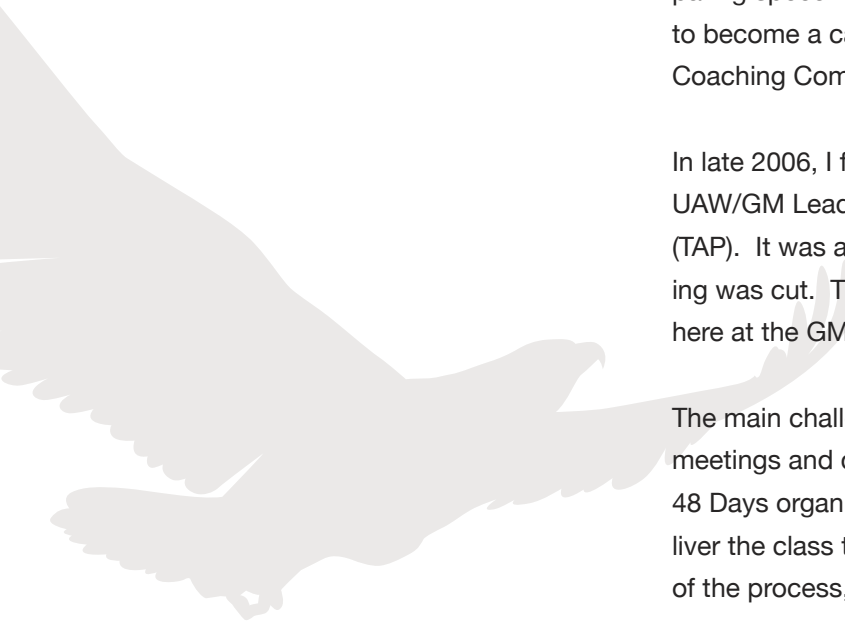
Flo Grabowski

In 2002, I remarried and moved to the charming little town of Spring Hill, Tennessee so my husband could be closer to his work at GM. I wanted to enjoy our first years together so I decided not to work full-time. I negotiated a very lucrative arrangement with a State Farm Agency in Spring Hill. I did a little of everything – public relations, marketing, sales, customer service, new staff training and accounting. I spent most of my life selling insurance and compromising my values simply for the money. I enjoyed interacting and helping people but I hated the insurance part of my job.

I was at my company Christmas party when told that my position was going to be cut in March of 2005. I went to work as usual but I immediately ordered the hardback of **48 DAYS TO THE WORK YOU LOVE** and read it cover to cover. My inspiration to pursue the work I love instead of the money came from a statement Dan made in the book that said, "Money is ultimately never enough compensation for unhappily investing one's time and energy. There must be a sense of purpose, meaning and accomplishment." With the Lord's help, I have turned down every offer involving insurance and related products.

I am currently facilitating the **48 Days to the Work You Love** Seminar at the UAW/GM Skill Center in Spring Hill. I do a ministry class from my home using the principles from "The Purpose Driven Life" and "48 Days to the Work You Love." I plan to do a seminar for the communities once a quarter in 2009. I speak once a month to civic and business organizations.

I love the work I do because it helps me empower others to find the work and life they love. I love my work because the rewards go deeper than the money. It gives me a greater sense of accomplishment and fulfillment to know that what I shared in a speech, a class changed someone's life.



I moved into the work I love by first seeking God's will for my life. I bought the books and started preparing speeches to present to my Toastmaster's Club. While doing this I was also taking on-line classes to become a career coach. I joined the 48 Days Coaching Connection and Dan prepared me for the Coaching Competency Exam. Chuck Bowen helped me with my business plan.

In late 2006, I felt called to take on what most viewed an impossible task. I submitted a proposal to the UAW/GM Leadership to include the **48 Days to the Work You Love** into their tuition assistance program (TAP). It was almost a done deal when at the very end of the contract negotiations process all TAP funding was cut. The Leadership still believed in the program and asked that it be offered at the Skill Center here at the GM Plant. I have been there for the last two years.

The main challenge was to be patient and persistent throughout the process. It took several months of meetings and discussions. I overcame most challenges through prayer and by reaching to Dan and the 48 Days organization to help me. Dan helped me with the final proposal and the process on how to deliver the class to all 18 Regions within the US and Canada. Though the funding was cut at the very end of the process, it was still a very valuable learning experience for me.


My vision for the future is to continue to offer the 48 Days Class at the Skill Center. I want to continue to nurture my relationship with the local UAW leadership to seek out other opportunities with them. They represent other clients worldwide and with the availability of distance learning technology we may be able to work out something else.

I see only seeds of opportunity around me!

By Flo Grabowski

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<http://www.48days.net/profile/FloGrabowski>



I PUT MY
MONDAYS UP
FOR SALE

Unsatisfying Work

Dan Bartram

Background

I am a problem solver.

I have always loved solving problems and understanding how things work. As a child, I barely got past Christmas Day before I had disassembled my toys to see what made them go. To satisfy this interest in problem solving and learning, I studied engineering in college. When I was 23 years old, after five years of full-time study and part-time work, I graduated from Georgia Tech with a degree in Electrical Engineering.

Immediately I began working within my field – designing military hardware and software for the U.S. Government. It was fascinating work and I was making great money applying my skills. My first project took about two years to complete. My company delivered the project to the government, and I moved on to the next project. At this time, I still enjoyed the challenges in my work, but my satisfaction was starting to decline.

Oh Satisfaction, Where Art Thou?

My dissatisfaction came to a tipping point when I discovered that my first project, one that I had poured nearly 4,000 hours into, had only been utilized a few times since we finished it. Most of the time, it sat powered down in a darkened lab on a military base. I developed a growing sense that the results of my work were not fully benefiting enough people.

In an effort to solve my problem, I joined a software company. I thought that the dynamic commercial environment coupled with new challenges would satisfy me. It was a refreshing move, but after a few months I was no more satisfied with my work life.



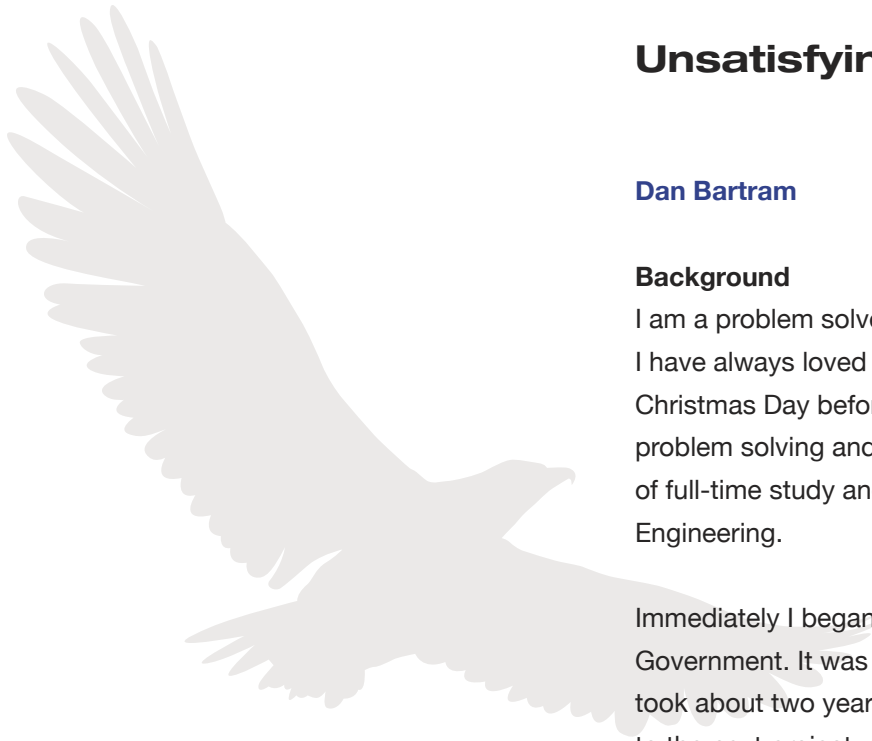
I DECIDED
TO EMBRACE
CHANGE

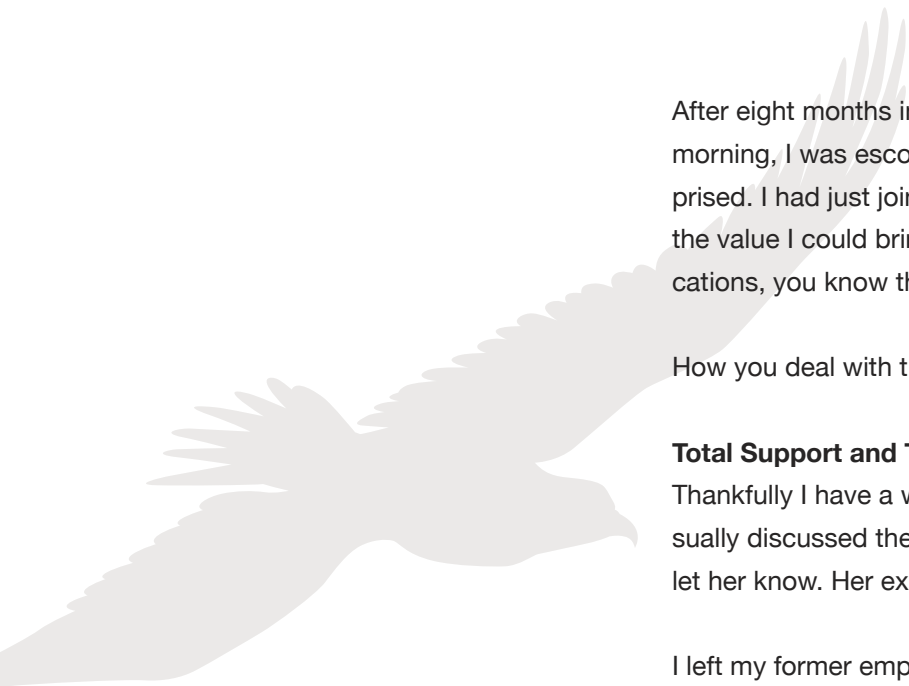


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After eight months into this new job, the company decided to cut expenses through layoffs. On a Friday morning, I was escorted out of the building with a 2 month severance package. I was not really surprised. I had just joined a new team within the company and my boss barely knew my name, let alone the value I could bring to the team. If you have ever been laid off, you realize that regardless of the justifications, you know that at some point, someone decided you were not valuable enough to keep.

How you deal with this can greatly affect what you do next.

Total Support and Taking Action

Thankfully I have a wife who totally supports me and offers great council. Prior to the layoff, we had casually discussed the option of me starting a consulting business. On the morning I was let go, I called to let her know. Her excited reply was, “Well I guess you can go start your business now!”

I left my former employer’s office around 10am and drove straight to my county courthouse, where I applied for a business license and registered the trade name. I then went to the bank and opened a checking account for the business. By 3pm I was back at home in my newly designated “home office” and began contacting everyone I knew to let them know my new direction.

Looking Back

I’ll be the first to admit that I knew nothing about being in business, and I certainly made a ton of mistakes along the way. If it seems like I just casually jumped in and starting winging it, I did. I would not recommend this approach necessarily, but I will say that relatively quick action really helped me move past the layoff experience.

It’s now been eight years since I escaped my cubicle. I am amazed at what I have learned about myself, business, and the importance of satisfying work.

Without a doubt, being laid off was the best career decision ever made for me.





I now work from home and have an incredibly flexible schedule. I also get to help a variety of companies solve their technical problems in a way that is satisfying to me. As I continue to refine my business and make it better, my former life as an employee is but a distant memory.

By Dan Bartram

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I THREW OUT
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Trading Neck Ties for Freedom

Steve Berkey

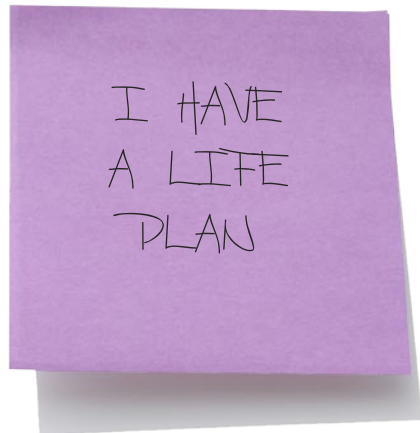
“Trust in the Lord with all your heart, do not depend on your own understanding. Seek His will in all you do and He will direct your paths” (Proverbs 3:5-6).

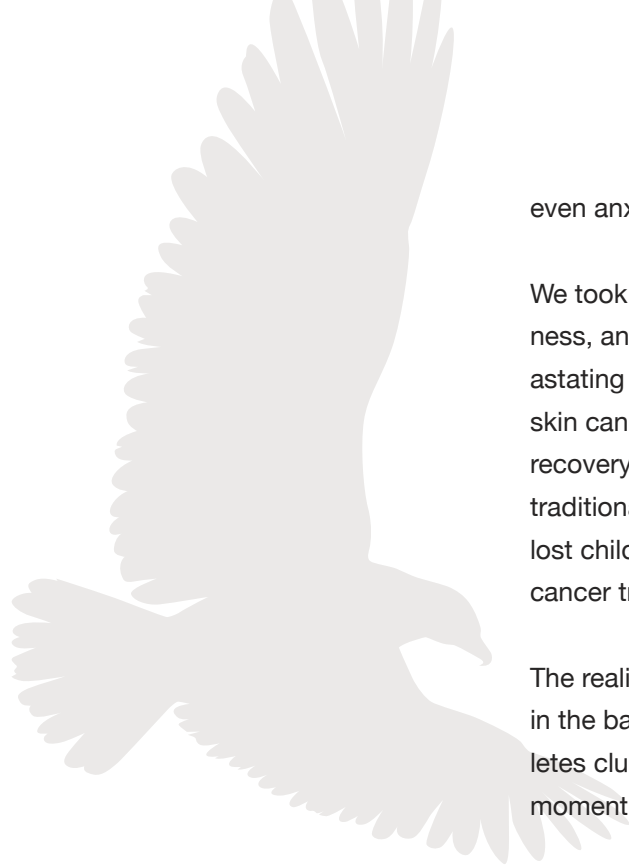
Soon after graduating from physical therapy school with a doctoral degree and a mountain of student loan debt, I faced the reality of the situation. The novelty of my new professional title lasted only slightly longer than my loan deferment period. I was miserable. I spent a few years working for a handful of PT clinics in an attempt to find the right fit and the environment. I analyzed my discontent from multiple angles. One day my wife, Jody, forwarded me a 48 Days Newsletter as a means of encouraging me. The realization that other people were discontent, unfulfilled, and proactively seeking to better their situations was an epiphany and my first call to action.

Over the next few months we devoured Dan’s resources and the 1:1 Eagle’s Club coaching opportunity. Over time I came to understand that the truth and reality of the situation stood in stark contrast to what I initially believed to be the issue. I had a “people meter” that was severely overloaded. My mind (and heart) was wired completely contrary to the job in which I once thought I was so-suited.

We analyzed my options and started down the long path to “No More Mondays.” I wanted to combine what I felt were the most positive elements of physical therapy with my personal passions: athletes and endurance training. Jody and I slowly created an internet-based service business called 90 Revolutions. 90 Revolutions is the cadence for running and cycling that has been found to be effective in maximizing performance while minimizing energy expenditure and fatigue. It fit the mission of the athletes I wanted to work with as well as our own personal mission for creating a balance in our lives.

This mission took on a much more significant, personal meaning a little over a year ago. We were working the plan, moving forward, and pressing towards a goal – we were





even anxiously awaiting the arrival of our first child.

We took a business trip to Vermont after Christmas to clear our minds, plan the next phase of our business, and enjoy a final couple's-only vacation. The day after getting back home we received that devastating news that we had lost the baby. Adding to our grief, later that month, Jody was diagnosed with skin cancer. The crisis mode that encompassed the initial three months of grieving, fear, surgeries, and recovery was compounded by the reality that I had a finite amount of sick time available to me at my traditional job. So the harsh question became how many days do you hold your wife in bed and grieve a lost child before you have to put on another tie and save the rest of your sick days until the next phase of cancer treatment?

The reality of this question was the tipping point for us. We relocated our dining room furniture to storage in the basement and transformed the room into a bike fitting studio. I booked myself to speak at a triathletes club meeting where I would present my medically-based bike fitting services. Slowly, but surely, the momentum built.

Ironically, my four-day work schedule recently changed and my day off moved from Wednesdays to Mondays. Although I'm still working full time, "No More Mondays" is a reality which just goes to show that God has a sense of humor.

Within the next six months my goal is to be able to proclaim "No More Mondays, Wednesdays, or Fridays" by having a part-time schedule as a PT and a more sustained, self-sufficient online and service-based business for endurance athletes who are looking to perform optimally, without injury. Additionally, I am happy to report that Jody is currently cancer free and we are anticipating the birth of our son in May. God is good!

By Steve Berkey - 90 Revolutions, Inc.

<http://www.90revolutions.com>

<http://www.48days.net/profile/SteveBerkey>

I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY

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There's No Such Thing as a Personal Disaster

Dr. Mike Matthews

I guess the beginning is the best place to start to show God's way with me. My mother was wheeled on a pedal cycle over the only bridge over the River Trent not under water during the worst floods England had in the 20th century, at 34 weeks of pregnancy and bleeding profusely. They waited until morning and then I was born by caesarian section performed to save my mother as they thought that I had died. I was the smallest they had ever had survive in those days in that hospital. So I clearly was intended to be here.

I learned Medicine in London in the swinging sixties. It was an exciting time there and then. After I qualified I followed a normal course for a doctor in those times and worked in a hospital in middle England for a couple of years. I moved to the north of England where I still live and became a family doctor. A number of things occurred which were on the face of it, at the time, disastrous. We practiced in a building and the owners decided to sell. Two of my partners and I decided to buy despite the fact that two of us had small children who were in expensive private education and we could ill afford the expense. One partner backed out the very day of signing the contract leaving the two of us with families holding the baby. This put a marked strain on the finances for a year or two.

Medicine continued it's downward spiral and I became interested in allergy and that, together with the facts that the mortgage on the practice premises had a little time to run and my sons were then being educated in the public sector enabled me to resign from the National Health Service and become part time Medical Director of an allergy testing company. That I did for a couple of years and resigned as the time was not being well spent. I was invited to join the board of Allergy UK, a major British charity serving people with allergies, and I have been it's Chairman for four years. I also serve as a governor at the high school that my sons attended.



I
FIRED
MYSELF



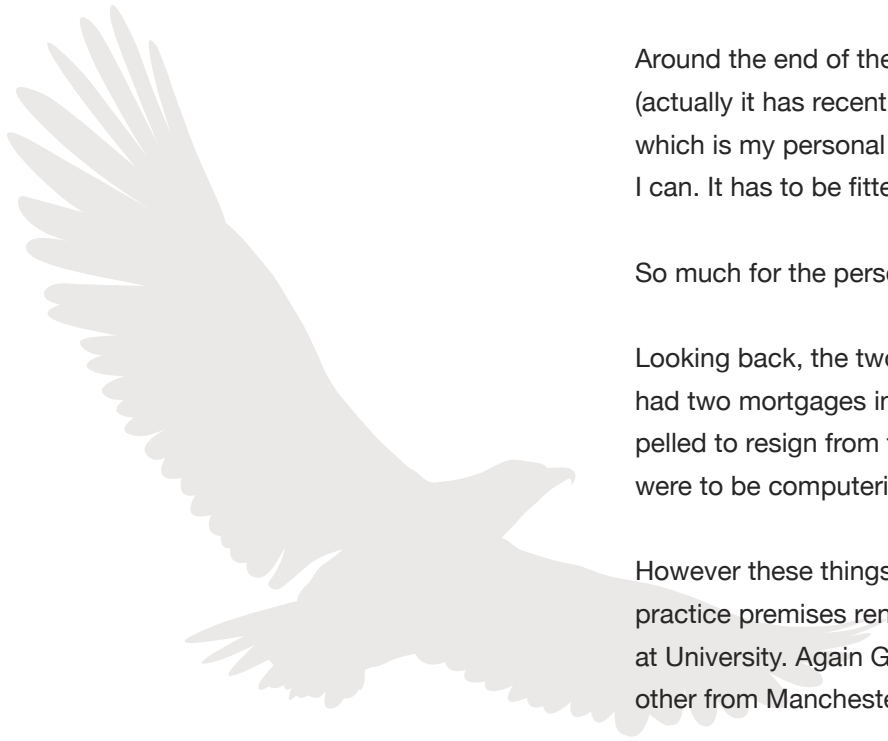
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Around the end of the century, just before I resigned, a friend and I set up a website called Shared Care (actually it has recently changed into “Natural Cures from Shared Care” <http://www.shared-care.com>) which is my personal service business. It is set up to be run easily by me and I work on it whenever I feel I can. It has to be fitted in between the other things that fill life, from swimming to digging the garden.

So much for the personal bit. Where, you say, does this lead to “No More Mondays”.

Looking back, the two most major things that shaped what I did were, at first glance, disasters. I now had two mortgages instead of one and two small children in private school. On top of that I felt compelled to resign from the National Health Service because the patients’ records from the whole country were to be computerized. There would be insuperable problems with patient confidentiality.

However these things were all part of God’s plan for me as there was now sufficient income from the practice premises rent and my national health service pension to keep us going through my sons’ years at University. Again God was good as they both got excellent degrees -- one from Cambridge and the other from Manchester. They now live at home and are financially independent.

I was also given the time and ability to do those other things that I wanted to do, especially the setting up of Shared Care to provide the personal service to those looking for the way through the maze of alternative therapies.

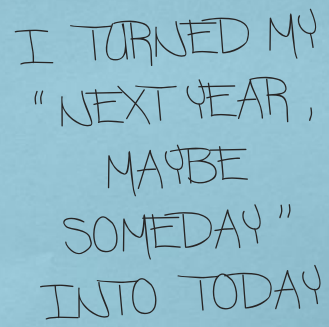
In closing, here are my two pennies worth of advice. First, LISTEN AND TALK TO GOD. We all have different ways of doing this from the direct chat and some like myself carrying on until stopped. Secondly, what may seem to be a disaster on the face of it is likely to be a learning experience; not much fun at the time but exactly right in retrospect.

By Dr. Mike Matthews - Shared Care

<http://www.shared-care.com>

48 Days: <http://www.48days.net/profile/MikeMatthews>






I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

The Question that Changed My Life

Jay Peroni, CFP

Losing Sleep



Has anyone ever asked you a question that you could not answer? Not just a simple question, but one of those really deep, meaningful, complex questions of life. You know the type: Is there life after death; do you believe in God; is Jesus the only way to heaven? Imagine yourself for a moment, listening to a soul-searching question—one that is convicting, paralyzing, and so deep that it penetrates the depths of your soul. If you have been there, you know how this feels. Contemplating the possibilities can leave you speechless. Your mind becomes impatient and longs for an instant answer. Yet, often there is nothing there. There is no foundation on which to formulate a response—just emptiness. No matter how hard you try, you cannot craft a response. You could fake it, but then you would risk sounding foolish. I received such a question in February 2003.

The question came in the form of a phone call from a dear client. The phone rang with a life-altering inquiry that literally turned my world upside down. After nearly seven years of professional experience at the time, a master's degree in financial planning, and rigorous training to become a CFP® professional, I could not answer "the question" because it challenged conventional wisdom.

My mind kept racing. Every time I thought about "the question," I interrupted myself. Though I had all this schooling and industry experience, I did not even know where to start in attempting a solution. I continued looking out the window as if the answer were there. How can you not have a response, you coward? I thought. I sat there with a blank stare for another fifteen minutes before moving on to a more meaningless task. It was as though a barrier in my mind prevented me from reaching a logical conclusion.



Because I could not lay “the question” to rest that February evening, my mind continued to search for a resolution. The more I thought about it, the more it haunted me. I would think about it long and often, sometimes at the most inopportune moments. It began to tug on my soul, it kept me up at night, and it wrestled with me and nearly won.

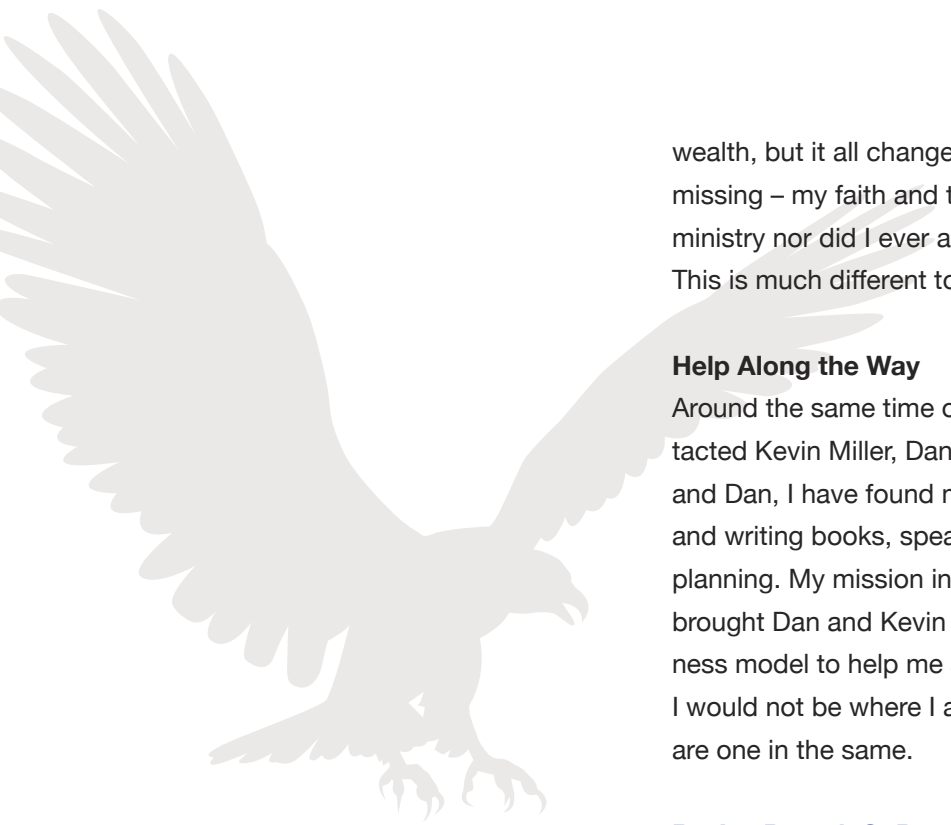
This continued for almost two years until I finally reached a conclusion. Though I would like to say the journey was smooth sailing, it was anything but. Sixteen years of school and by now nearly ten years of professional work experience were contradicted by a simple question. What appeared so innocent was actually a pivotal moment in my life. Little did I know, I was at a crossroads and forced to choose sides. By now you are probably intrigued. At least I hope so . . . What was “the question”? How could something that appeared so simple challenge a financial advisor’s foundational beliefs? What could it possibly be?

The Question

I remember these words from one of my clients like it was yesterday: “Jay, can I expect God to bless my investments if I am investing in companies that violate His principles?” Wow! I had never contemplated this. I’m paid to provide financial advice and improve the financial lives of my clients. Such a powerful question had never been posed to me. Here was a Christian woman asking if she could expect God to bless her investments (401[k], stocks, and mutual funds) if she was investing in the abortion industry or pornography companies. This question challenged and convicted me. I’d never thought about this in regard to my personal finances, let alone those of my clients. I felt like a deer caught in the headlights. My education and industry experience never prepared me for this question. Today, with confidence, I can not only answer this question, but I can also help you develop a financial plan based on integrating your faith into your investments.

Before I was asked the question, I was like almost every financial advisor, I concentrated almost exclusively on numbers – finding the best investments, getting the highest returns, protecting and growing





wealth, but it all changed in an instance. Though I enjoyed what I was doing for a living. Something was missing – my faith and the faith of my clients. I never considered my financial planning practice my ministry nor did I ever ask my clients if there were any moral or faith issues that impacted their finances. This is much different today.

Help Along the Way

Around the same time of my personal journey, I found Dan Miller through a lifelong friend of mine. I contacted Kevin Miller, Dan's son and we soon became close friends. Through my interactions with Kevin and Dan, I have found my true passion – helping clients incorporate their faith into their financial plans and writing books, speaking, and creating information products to help others with faith-based financial planning. My mission in life is to help change minds, hearts, and wallets for God's glory. I believe God brought Dan and Kevin into my life for the right reasons – to help me grow, learn, and develop a business model to help me share what God has put on my heart. Without Dan Miller and his influential work, I would not be where I am today. Work is work, but when you love what you do each day, work and life are one in the same.

By Jay Peroni, CFP

Faith Based Investing

<http://www.jayperoni.com>

<http://www.48days.net/profile/JayPeroni>



Weird and proud of it!

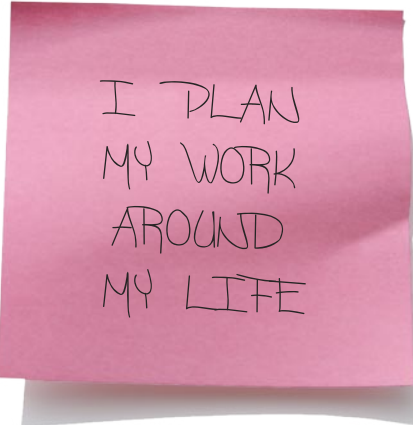
Wendy C Staas

On March 25, 2008 I turned 30 years old. When I woke up that day, I decided I did not want to wake up feeling the same way when I was forty. Life is a series of canvases and each new decade the canvas is blank to paint whatever picture you want. I knew that in order to paint the best picture ever, I had to make some changes.

There were several influences and changes, but one of the most important decisions made was reading **"No More Mondays"**. It put fuel on what I thought was a dead flame within me. The creativity that I thought was gone was alive again. The entrepreneur within me started to come alive and my mind has since exploded with ideas and adventures. I read that book in April 2008 and in May I prematurely started my own company, while still working my desk job. Since, I have decided that particular business venture should be put on shelf for a while till I have learned and matured more.

This past fall I was honored to be a part of the 212 Connection Round table, which became the turning point in my life. Surrounded by other entrepreneurial minded people was truly the most exhilarating experience. Chuck Bowen very specifically told a story about how his daughter came up to him and explained how children at school had called her weird. He then told her, "honey you are weird". She was upset that her father did not comfort her, but confirmed what the children had said, but Chuck then asked his daughter to look up the meaning of weird in the dictionary. Merriam-Webster dictionary states, the meaning of WEIRD is "of strange or extraordinary character; mysteriously strange or fantastic" which truly helps put so much into perspective. For anyone who knows me at all, understands that I am "weird" and after that story, I am proud to be.

In December, I continued my self-reflection and realized that I had to resign from my profession. In 2001, I graduated with a Bachelors of Interior Design and since received my license.



I PLAN
MY WORK
AROUND
MY LIFE



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Do I like design, sure, however, just because I can be a designer, does not mean I should be. So, January 9, 2009 is my last day at my corporate job. Design will be a hobby, which will bring me so much joy knowing that I do not have to do it. Besides, there are still 90 years ahead of me and plenty of time to develop another business.

Starting January 12, 2009, I will begin training to be a Financial Representative for a well-known Financial Network. This new adventure acts like a private company that I own, only under the support and integrity already developed by this particular company. I will get paid for my results, not time, and that is very important to me. What I get paid is not up to anyone except myself and the freedom that I can create for myself personally, professionally and financially is worth the world. This is only the beginning of my new life. There is plenty of time to develop ideas and create more new companies.

Thank you **“No More Mondays”**, Dan Miller and most importantly Our Father in Heaven for re-igniting the flame within me that can no longer be put out. You helped me realized that I do not need the corporate world and although there is a large risk in this new adventure, the ramifications of staying was worse. Thank you Dan Miller for writing **“No More Mondays”** and inspiring so many to become just what the Lord intended for them and Thank you Jesus for being my light and making me go one baby step at a time.

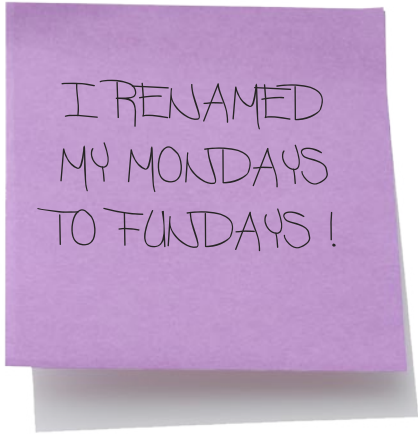
This is only the beginning and this **“No More Mondays”** story will get deeper, but for each person this book has inspired there is a starting point. I pray you read this fantastic book, start dreaming and may it help you start implementing what you have always desired for your heart. Blessings on your new adventure!

By Wendy C Staas

Entrepreneur

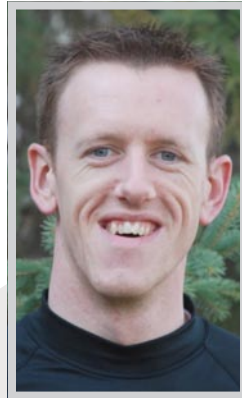
<http://www.nmfn.com/wendystaas>

<http://www.48days.net/profile/WendyS>



I RENAMED
MY MONDAYS
TO FUNDDAYS!

Helping make life simple brought me success



Andy Traub

I have always expected to find success in my work life. I never planned on following my father's path, which led him to being jobless only a few years from retirement after dozens of loyal years with an insurance company. Following my passions was easy for me but in work it seemed almost unimaginable that I could do what I loved and make a living at it. Until recently I never truly believed I could do what I loved and make a good living at it. Finally, I've found the work I love.

Dan Miller, the creator of the 48days.net community, often reminds his faithful followers that even Tiger Woods has a coach. The greatest golfer in the world is humble enough and smart enough to admit that he needs a coach. I'm no Tiger Woods of business so I needed a coach too, but it took me two years of fumbling around to get around to it. All the way back in college I realized I had a knack for making the complex, well, not so complex. After getting my degree I was officially prepared for the real world (heavy sarcasm) and I took a job in full-time ministry educating teens about how much God loved them. It was very fulfilling at times but I was responsible for everything and therefore rarely felt successful in anything. After ten years of ministry I moved into the world of finance, again wanting to make complex ideas easier to understand. I did what I thought Dan Miller would tell me to do and I became a financial coach. Clients paid me hundreds of dollars an hour to help them change their financial behaviors. I was regularly featured on the local news and became known as an expert in finances in my region. I was still hungry for success though, so I finally hired a coach.

It might seem dumb to hire a coach who is younger than you are but that's what I did. Justin Lukasavage and I spent just a few hours together but two significant things happened. First, someone other

I OVERCAME
A BAD CASE
OF THE
MONDAYS!

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than my mom and my spouse concluded that I could be successful. Second, success became real. It became real because I had finally invested in myself.

Justin analyzed my gifts and said God had done a great job making me. He told me that I was custom built to be an entrepreneur. So why was I so unhappy as a coach? The answer was the million dollar question...literally. "Andy, if you woke up tomorrow and had a million dollars what would you want to do as a job?" asked Justin.

"I'd help people use technology to simplify their life and grow their businesses," was my response. That didn't sound like financial coaching and so I had to make a decision, pursue yet another path or stay with my somewhat successful coaching business. You can't have one foot on the dock and the other in the boat for too long until you have to decide which one you're going to stand on. I chose to jump into the boat and take a new journey. www.NowYouExist.com was born.

I know more about technology than 99% of the people reading this and I want to help every single one of you understand what I do about technology. It's there to make our lives more simple not more complex. I have begun to build a network, a tribe of people who need help or what to offer help. I lead them in sharing tips, ideas and strategies that make their lives more productive and profitable. If you want

to exist in today's on-line world then you need to join us at [NowYouExist.com](http://www.NowYouExist.com). We're there to make you successful because success is meant to be shared. I look forward to helping thousands of people succeed and I hope you're one of them. Remember that certainty is a sign of a common life. Don't be common, be successful.

By Andy Traub

NowYouExist.com

<http://www.nowyouexist.com>

<http://www.48days.net/profile/AndyTraub>



Tools of Hope

Ana-Christina Wadle

I would dearly love to take Dan Miller to lunch. I love his tools.


I have never met him, AND he's changed my life.

I was dissatisfied with my job three years ago. I decided that I needed to do something different, because I'd tried changing my attitude and "carrying" the stress differently, but nothing was working. I heard about Dan Miller on the Christian radio station that I listen to, and then I saw a link to his site on Dave Ramsey's Total Money Makeover website.

So, I ordered Dan Miller's 48 Days Profile and then the 48 Days Workbook. I was on the third day/chapter of my workbook when a friend and neighbor of mine was killed violently by her husband. I spent the next couple of days at the police stations and the hospital with the kids who had witnessed the murder of their mother. It was hideous.

My friend's murder impacted me deeply and reminded me that we need to LIVE every day, because we don't know how long we have.

When I came back to my "real life" and my job, I knew that I had to change careers. Life is simply too short. I finished my workbook and went and spoke to my supervisors. I let them know that I didn't know what I was going to do, but that I had to change careers and focus on my gifts and my passions, not just my educational background (which was construction management.)



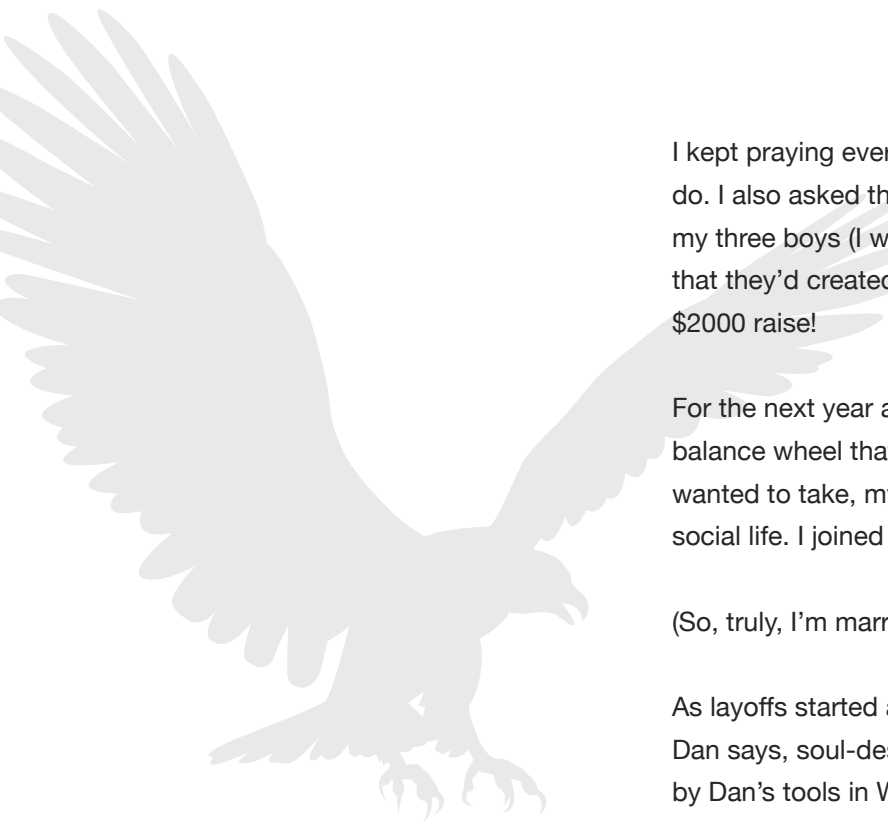
I PLAN
MY WORK
AROUND
MY LIFE



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I kept praying every day on the way to and from work that God would show me what He would have me do. I also asked that I would please get at least the same salary and medical benefits for me and my three boys (I was a single mom for eleven years.) Two months later, I talked to my boss and he said that they'd created a new position for me, doing what I love, AND I kept all of my benefits PLUS got a \$2000 raise!

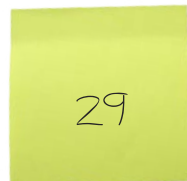
For the next year and a half, I did what I loved – training. In the meantime, I was working on my work/life balance wheel that Dan taught me in his workbook, and I got a lot done! I took classes that I'd always wanted to take, my family life became more balanced, my spiritual life improved, as did my physical and social life. I joined a dating service to practice dating, and a year later, met my husband!


(So, truly, I'm married because Dan encouraged me through his tools to take steps towards balance!)

As layoffs started and continued, my position became less and less what I loved to do and it was, as Dan says, soul-destroying. I wrote a book, and self-published it, in late 2008. I was deeply encouraged by Dan's tools in Write to the Bank, and used those resources to help me along the way.

As I was finishing the book, I was convicted that I needed to change my career yet again to ensure that I was following my purpose and my heart. We only have one life to live, and I didn't want to be wasting / mis-using my time. I had just finished No More Mondays, and it confirmed what I was thinking and feeling. After much soul-searching, prayer and conversation with my husband and family, I decided to volunteer for the next layoff. It seemed foolish to walk away from a great-paying job with good benefits in the middle of these difficult economic times, but it was the right thing.

I am laying the foundation for self-employment as an author and a motivational speaker. I encourage people with simple, real-life tools that help them to regain their perspective and make better choices. I offer my book and my workshops - **Tools of Hope – Simple Tools to Restore and Renew Your Hope.**





I help people to create legacy-based résumés rather than just listing the jobs they've held. We use the Career Profile to jumpstart that process. I can be reached through my website, www.toolsofhope.com or email at hope@toolsofhope.com.

By Ana-Christina Wadle

Tools of Hope

<http://www.toolsofhope.com>

<http://www.48days.net/profile/ANACHRISTINAWADLE>



I
WORK
FOR
LOVE



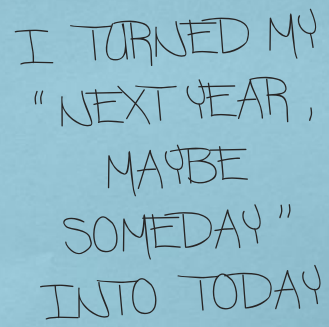
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I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

Small Beginnings


Ann Musico

"What do you want to be when you grow up?" is a question you expect to ask of a ten-year-old, but at 45 I was asking that very question of myself? I'm a strong believer that we have different dreams and goals at different times and in different seasons of our lives.

When I was a little girl, I so adored my mother and wanted to be like her in every way. She had been a secretary and so I decided early on that I would be too. My dad offered to send me to any college I could get in to, but I chose secretarial school. Thankfully, I have a strong gift for organization, writing and researching and so I had two excellent secretarial positions over the next eleven years. During those years, as I moved into and almost through my twenties, the overriding dream became marriage and children to love and raise.

God was gracious and just before exhausting my twenties, I met and married the love of my life and had three incredible children. Being a mom was my next season and I loved every minute of it. I don't believe that season ever totally ends, but as my children got older, I found I yearned for something more. I had always been into fitness, health, vitamins and supplements and read everything I could get my hands on. Friends and family would constantly call asking what they could take for this problem, or how they could correct another health issue naturally. I loved researching and finding alternatives. It genuinely thrilled me to be able to help them.

In the back of my mind the thought that the Lord was leading me to somehow develop this passion into something more had been percolating for several years. I wasn't sure how, so I continued collecting books and information as if I knew what to do with them, and prayed for wisdom and direction.



Checking my email one morning I saw a message with the subject line: ‘Would you like to be a Biblical Health Coach?’ Hmm, could this be the answer? I opened and read the message from Jordan Rubin, whose books I had read. He had developed a Biblical health coach certification course online and was offering it at a discounted price. The minute I saw the offer something in me seemed to leap. Well, I’d saved some extra money from my part-time secretarial jobs (yes, I was still organizing other people’s offices!) and I asked my husband and children what they thought about my doing this. They all said, “Go for it!” So after praying and receiving the peace I sought, I dove in.

The course was a joy and as I went through each chapter a plan began forming in my mind. I wanted to be a Certified Biblical Health Coach; start a website and share some of the volumes of great information I’d accumulated (and still was!). I finished the course in 9 months. It took me another year of planning what I would want my website to look like, what content I wanted on it and where I might go from there.

I wish I could tell you that it has been several years and I am a successful and well-established Biblical Health Coach with a large and loyal clientele, but I am not there – yet. I finally just launched my website a few months ago. I finally had to take that first, frightening and exciting step and as Nike tells us, just do it!

Once I did take that first step, each succeeding step has been easier. Notice I didn’t say less frightening. I have seen doors open that I just know had to be God. 48Days.net for one! What an incredible place to network and learn so very much. And I am. Within the first 2 weeks my site was up, I had 30 subscribers for a free e-book I was offering. That thrilled and amazed me. But I believe it is just the beginning. I take one, constructive, concrete step forward each day. It may be small but it’s moving me along.

By Ann Musico

Three Dimensional Vitality

<http://www.ThreeDimensionalVitality.com>

<http://www.48days.net/profile/Ann>



Live It Forward!



Kent Julian

I am just an average guy with no royal pedigree or dramatic life story. I even grew up with a significant speech impediment, and my third grade teacher asked my parents if they were aware that I couldn't read.

After graduating high school, I had to take a full semester of developmental studies before being admitted to college. So, I'm not the sharpest tack in the box. What I have going for me is that I'm a hard worker, results-oriented and achievement-focused. But lots of people fit this description.

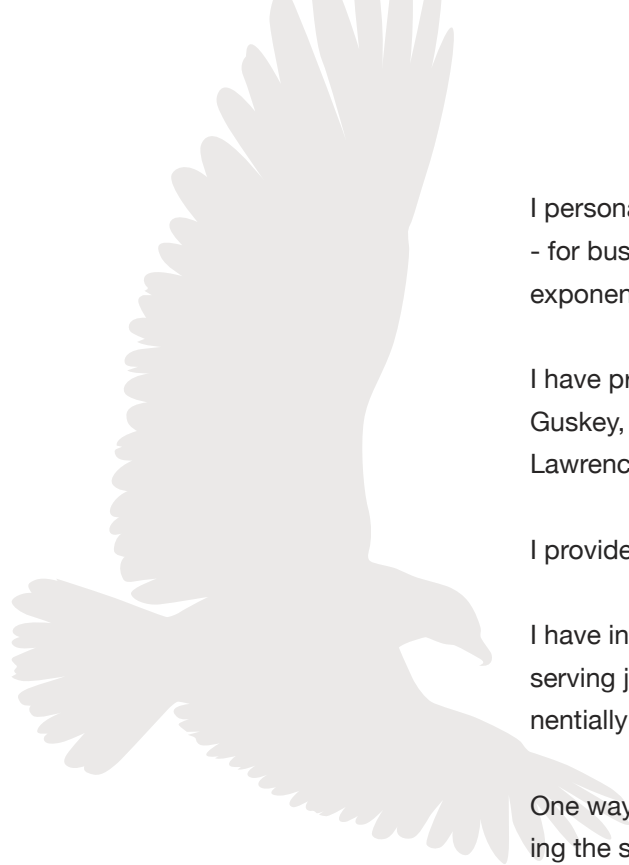
I met Dan Miller and his resources in 2004. Since that time, the ways my life has changed and what I have accomplished is nothing short of miraculous!

I have authored, co-authored, or published five books. My most recent book hit #2 in its category on Amazon.com. (Before meeting Dan, I had published one book).

I started a company with two distinct divisions serving two, completely different clientele. I started this company on the side from scratch in March 2005, without borrowing a dime. By 2008, the company's annual revenue was over 6-figures, and I no longer have a "full-time job," but have entered the world of full-time eagle-preneurship.

I have developed a daylong training program for leaders who work with middle school and high school students. Today, this program is hosted all around the country, and I have half-dozen trainers who train it for me.





I personally give keynote presentations at conferences all around the United States - too many to count - for business leaders, educators, and/or students. The fees I receive for these speeches have grown exponentially. My speaking fees have increased seven-fold since 2005.

I have presented with or shared the platform with people like Mark Victor Hanson, Dan Miller, Tom Guskey, Ernest Morrell, Sir John Jones, Todd Whitaker, Pedro Noguera, Harry Wong, Doug Fields, Rick Lawrence, Jim Burns, Dan Webster, Greg Steir, the Skit Guys, and many others.

I provided leadership consulting for both businesses and churches.

I have individually served over 200 life and career-coaching clients over the past four years. I started serving just a handful in 2004. Now, I average four to seven a month. Those fees have also grown exponentially (4-fold since 2004).

One way I serve my community is coaching a 160-member swim team for youth and teen swimmers during the summer. This past season's record was 6-0, and we were divisional champs, but I'm bragging a bit.

I serve as a leadership consultant at the church I attend, which I love.

I could easily share more achievements. Additionally, I love and invest well in the lives of my wife and kids, making them my top priority, second only to my relationship with Jesus Christ.

So what am I getting at? Am I just bragging or trying to prove something?

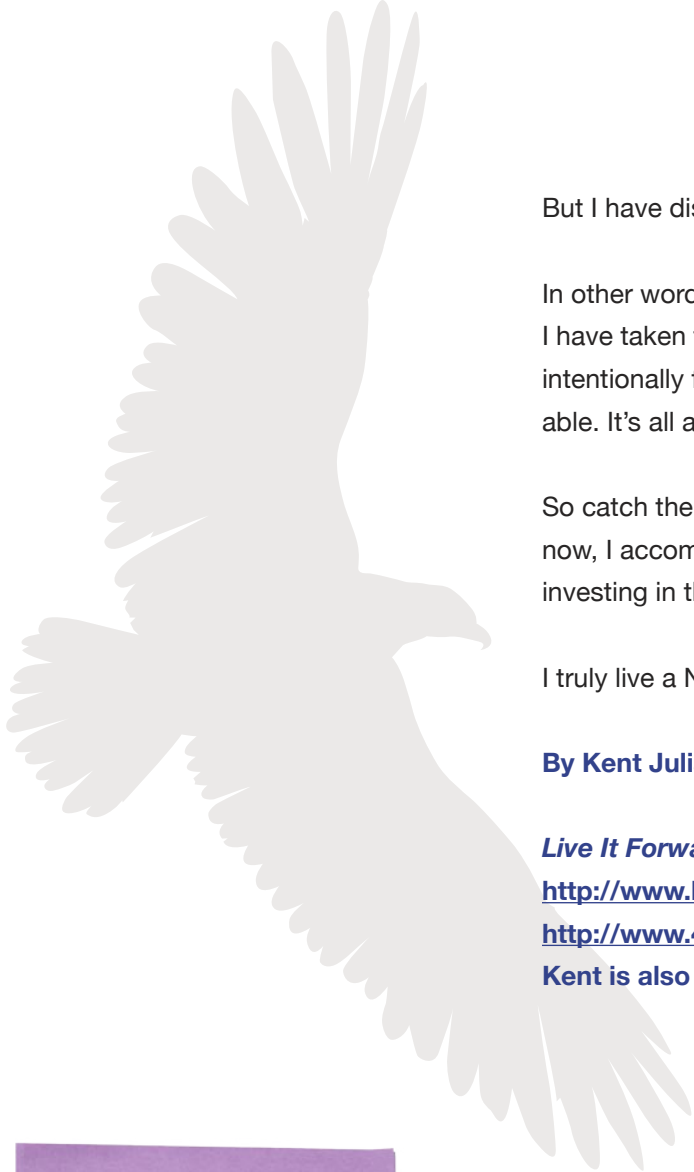
I AM TRYING TO PROVE SOMETHING!!

I'm trying to prove that the principles found in No More Mondays really work. And I'm living proof! Again, I am just an average guy who works hard, but so are a lot of people.

I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY

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But I have discovered and applied the “No More Mondays” principles to my life!

In other words, I have discovered how to BE MORE, DO MORE, and HAVE MORE than ever before. And I have taken these positive life-steps without making my life more chaotic, but instead, by becoming intentionally focused on what matters most! This last phrase is what makes No More Mondays so valuable. It’s all about focusing on the life you are called to live, then finding work that fits that life.

So catch the message: I am still just an average guy with no royal pedigree or dramatic life story. But now, I accomplish exponentially more of what matters most in my life and career, while at the same time investing in the relationships that matter most to me.

I truly live a NO MORE MONDAYS life!

By Kent Julian

Live It Forward LLC

<http://www.liveitforward.com>

<http://www.48days.net/profile/KentJulian>

Kent is also a leader of the 212 Connection





Stop Feeding the Monster

Chuck Bowen

“Stop feeding the monster” was the key thing my pastor shared with me in September 2002. We met to talk about how I was going nuts, vacillating back and forth on decide on what I was going to do next.

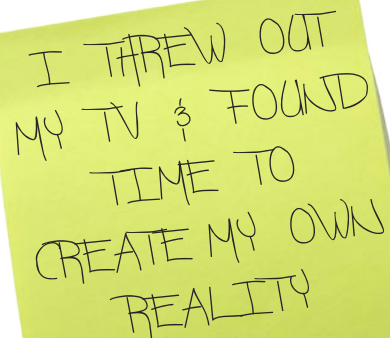
I was feeding the monster of self-doubt and despair.

About a month earlier I’d left my job as CEO of small telecom company in San Antonio, TX. I was leading 70 employees to turn around a business that was on the way down in an industry that was tanking. I’d been there a year, gotten it back on track and heading in the right direction. It was time to move on.

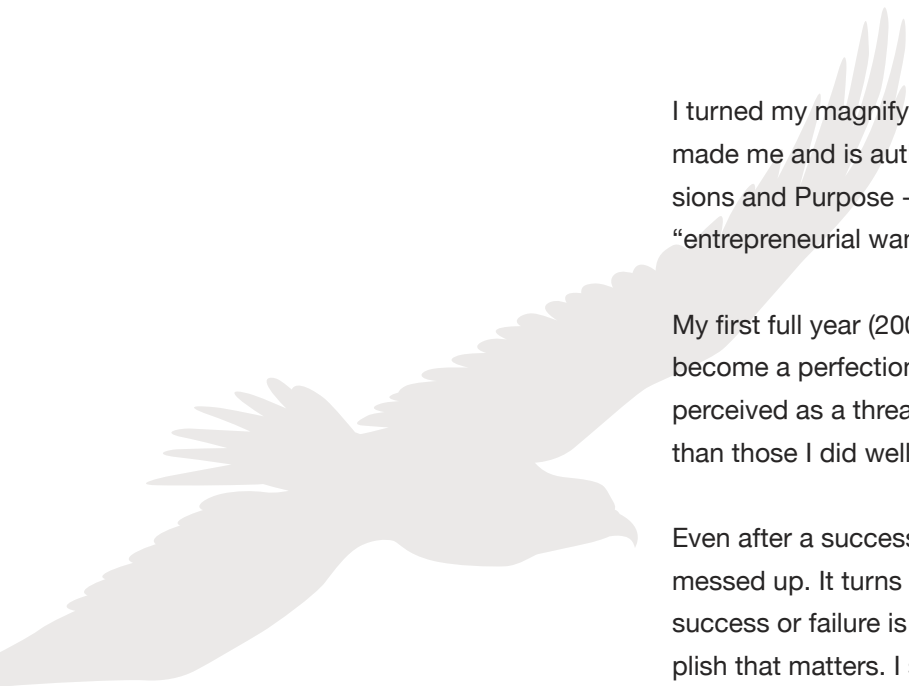
My conversation with Dr. Welch was almost surreal. It happened one year after the 9-11 attacks. The economy was still reeling, the Dow had lost over 12 percent, and people were still in a panic. And I’m trying to start up a new business?! I must have looked pretty “smart” back then.

My desire to be a business owner right then wasn’t due to “entrepreneurial itch”. I just couldn’t stomach going back to such a volatile industry where I’d worked for nine companies in six years while living apart from my family most weekdays. I enjoyed turning around or starting businesses, but my life wasn’t at all balanced.

Anyway, I launched a personal financial coaching practice in November 2002. After my own search for significance, self-doubt and re-examination of what seemed every failure from my past, I wrote in my journal in October, 2002 that I “was ready to get off the performance treadmill” with “no desire to go back to where I’ve been until now: big job, big \$, little fulfillment”.



I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY



I turned my magnifying glass onto discovering the “truth” about myself - the purpose for which God made me and is authentic to me. I now call this approach my 4 P’s -- Personality, Proficiencies, Passions and Purpose - and they form a cornerstone of my coaching with other small business owners and “entrepreneurial wannabes”.

My first full year (2003) was at best unremarkable. I journaled that “without recognizing it, perhaps I’ve become a perfectionist -- unwilling to fail - therefore suffocating my joy and creativity”. Any failure was perceived as a threat to my self-esteem so I had a propensity to focus on the one area I’d failed rather than those I did well.

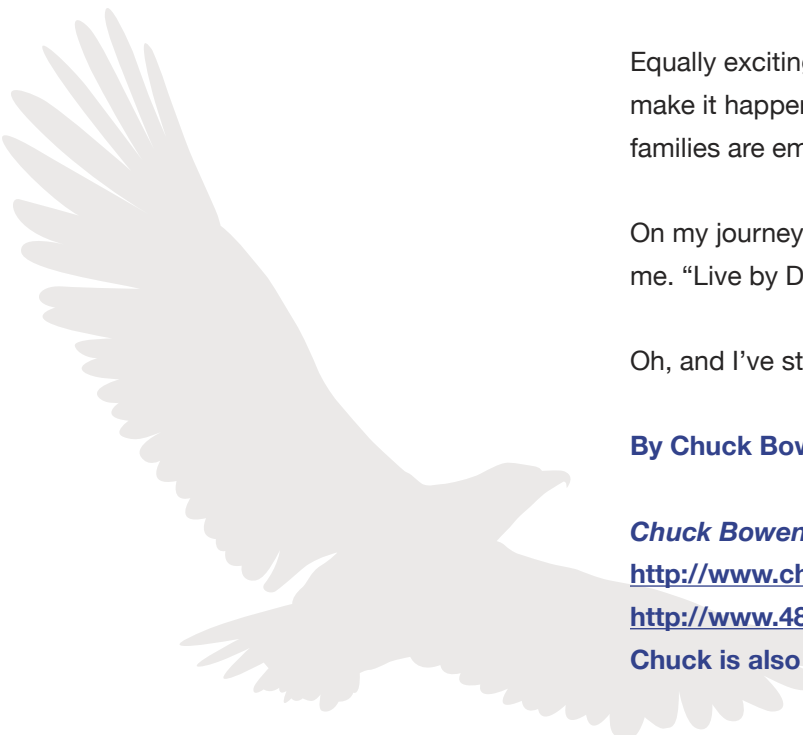
Even after a successful corporate career that spanned nearly two decades, all I could see was where I’d messed up. It turns out God was trying to get my attention to teach me an extremely important lesson: success or failure is not the basis of self-worth. It’s Whose we are, not who we are and what we accomplish that matters. I still remember how freeing it was to learn that lesson... and my results from there forward really demonstrated that truth!

We almost tripled our revenue in 2004. I started my radio show and newsletter, developed and began teaching my own workshop curriculum and moved into an office. I remember asking God to remove the desire from my heart to do anything else. I wanted no competing distractions. And boy did He!

In 2005 we doubled our revenue again and reached six figures for the first time. Key were bringing on our first financial coach and adding life coaching to our mix. I was super busy, but that wasn’t my goal. I wanted to help my clients not settle for only dreaming big... I want them to DO big!

2006-2008 saw strong growth. During that time we doubled revenue again as I added two more coaches, started podcasting, began coaching small business owners and mentoring other coaches. One of my biggest thrills is equipping and working alongside other coaches, helping them prosper in their own coaching practices while seeing them positively affect hundreds of lives.





Equally exciting to me is to help a small business owner discover their path to profitability and help them make it happen. Small business is the backbone of America's success. When we thrive there, millions of families are empowered to change their lives permanently for the better!

On my journey, I discovered not only my brand and niche but also a new way of live for my family and me. "Live by Design" isn't simply a great commercial for us. It's our life mission.

Oh, and I've stopped feeding the monster. For good.


By Chuck Bowen

Chuck Bowen Financial, Business, Career Coaching

<http://www.chuckbowen.net>

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Chuck is also the President of the 212 Connection



I DECIDED
TO EMBRACE
CHANGE



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Just Get Started!

Donna Russell

I have always felt that there was more to life than just work, and knew down inside that it was my responsibility to achieve my goals and dreams. I was at about year 40 of the 45-year retirement plan, and still living paycheck to paycheck, too much in debt. I was involved in my fourteenth MLM try at financial freedom, and realized that I was not successful because I was pursuing other people's dreams. I now realize that the pursuit of money without chasing your passion is futile and most frustrating.

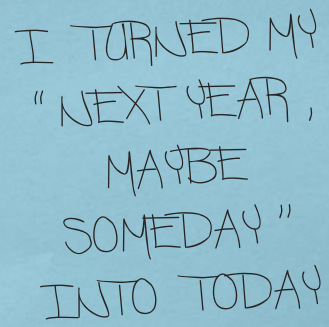
A good friend introduced me to "No More Mondays," which was the tipping point for my inspiration. I appreciated the fact that there were others feeling just like I did about life and work, and were actually doing something about it.

Why was I staying in the same path, with the same exercise of home to work, and not getting the results I wanted? Why not get paid for results and not for longevity on a job? I can do what I love and be compensated for it, even generously, according to this book! I am passionate about the belief that there is a purpose for the adversity in an individual's life. There are some tests to pass in order to fulfill your ultimate destiny. Once you have learned some key lessons, you are ready to be used by God.

My desire is to make a difference in the lives of others by inspiring and encouraging them to hold onto their dreams and press forward, and refuse to become victims of their circumstances. I do have a story to share and believe that someone is waiting to hear it. I am pursuing becoming a best-selling author, and am writing my first book. I have overcome my struggles and pain and came out better and not bitter, and have some life experiences that could make the journey better and less difficult in another's life.

The door of opportunity was opened through the vision given to Ms. Katrina Ferguson through the Queen's Legacy (book published in April 2009), giving me the opportunity to





I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

share a chapter about my journey of trials and triumphs. Now is my chance to impact another soul, so valuable to our Creator.

This I see as another opportunity to share my story in a cooperative effort, such as this project. Just a coincidence? I think not. As soon as I made the decision to, an opportunity presented itself. "When the student is ready, the teacher appears." This is certainly true for me and I took the leap of faith and just began to write.

I realize that the secret to accomplishing anything... are you ready? ... is just to START. My challenge was fear of rejection and not knowing where to begin, so in order to overcome these fears, I took action. I made the decision to take the focus off self and see this as a way to serve other women, young and old. Some are now experiencing their challenges and some most definitely will. This is par for the journey, but could be endured more easily with directions and instructions from someone who cares, and who came through... scarred and wounded, but victorious.

For the future I see myself as a motivational speaker, coach and an author, with opportunities to share my gifts internationally this year. I am more confident about these accomplishments and the reality of this vision, now that I have found so many friends at 48days.net to give the support and encouragement I need. I know that I am not alone in this, and that this is the best time to start.

By Donna Russell

<http://www.48days.net/profile/Donnarussell>

Bike Ride at Noon

Sutton Parks

Dan recommends having several revenue streams to help balance out the ups and downs of being a working musician. I started Cool Springs Office Cleaning last March when a friend of mine was looking for a company to clean his office. We keep our buildings just as clean 6 months down the road as they were the first time we cleaned them.

I continue to play music in clubs around Nashville as a solo player and as a singer in the GK Parks Band, which is new band. I am working on a new CD and stay updated with the 48 Days podcast, blog and newsletter. Dan's material keeps me motivated and updated on new and creative marketing and business strategies, and keeps my mind thinking about solutions, not problems.

I know from the past what it is like to work 40 hours a week and absolutely hate my job. Now my schedule allows me time to go for a bike ride at noon, and then enjoy lunch outside on my patio. I used to look out a window from my cubicle and dream of doing just that!

Thanks for all you do.

Sutton Parks

Cool Springs Office Cleaning

<http://coolspringsofficecleaning.homestead.com>

<http://www.48days.net/profile/SuttonParks>



What Is Your Dream?

Jim Hodges' Story from Page 66 of No More Mondays

I (Dan Miller) had the privilege of interviewing Jim Hodges for a teleseminar titled 30-Second Commute: Working from Home. Jim reads history books; producing audio recordings that make history come alive for students young and old. He travels to home-schooling conferences and other educational events to share his products. And now book publishers are coming to ask him to produce their audio recordings. So how did Jim find this line of work? Several years ago, while they were out on a dinner date, Jim's wife asked him, "If you could do whatever you wanted to, what would that be?" Jim immediately replied, "I'd record books."

So how do you take that kind of dream and turn it into a real, income producing outcome? Most people would have finished dinner and gone back to the drudgery of real life. However, with Jim, the seed was somehow planted.

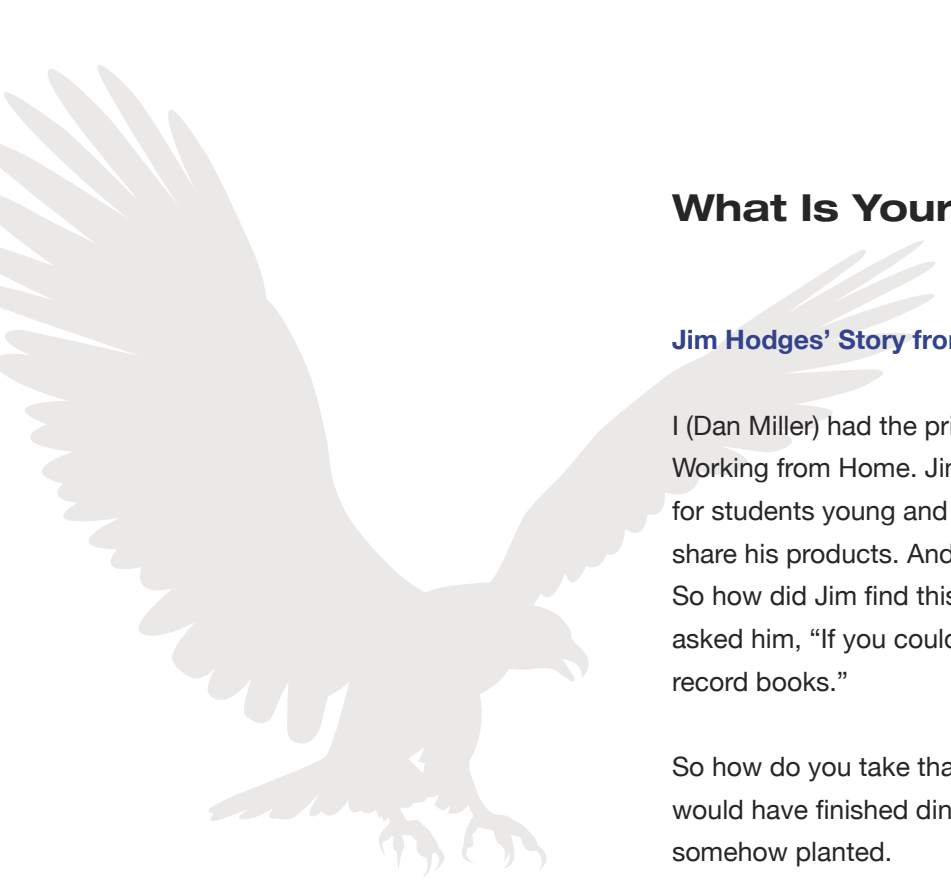
In submitting his work description to me, Jim said, "Honestly, I never work anymore. The entire business, from recording to marketing to traveling to conventions, all of it, is immensely pleasurable for me." (You can listen to a sample of Jim's enthusiastic reading at <http://jimhodgesaudiobooks.com>.) What could you do if you acted on your real dreams rather than squashing them?

By Jim Hodges

Jim Hodges Productions

<http://jimhodgesaudiobooks.com>

<http://www.48days.net/profile/jimhodges>



MY WORK
FITS...
AND LOOKS
GOOD TOO

Babies, Candles and Freedom

Kim Milius

I was new in the neighborhood and was invited to attend a home party for a candle company I had never heard of. My husband encouraged me to go, break out of my comfort zone a bit and meet some new people. Reluctantly I went, knowing I hated feeling pressured to buy or sign up for something as well as having to sit through a boring presentation.


Well, I fell in love with Gold Canyon candles. I wanted to share these candles with everyone I knew. I realized that by hosting a party, I might make a little, but would be handing over customers to someone who didn't have to work for them. By the time I reached my home, I had decided that I wanted to sell these candles so that I could make the income that I knew this great product could create.

My husband was completely supportive as we talked about our desire to have something that I could do for myself as well as to bring in additional income after we had children.

I signed up as a demonstrator the next day, and over the next several years, I worked my candle business, first as a hobby and then as a full time job. That move forced me to get outside of my comfort zone to build my business, and boy did it grow!

I was soon making enough money that we decided we could make a serious impact with it. We decided to live off my husband's income and put my income into savings so that we could afford fertility treatments. The money I was able to earn from my Gold Canyon business has paid for thousands of dollars in fertility treatments, and last year, we were finally able to welcome a baby into our home.

Now, 10 years after starting my business, I am finally able to use it as I had initially intended... so that I can be a stay-at-home mom. I am able to contribute a considerable amount



I PLAN
MY WORK
AROUND
MY LIFE

to our family income and I also have something that I enjoy and that keeps me inspired and excited so that I don't get discouraged in the day to day routines of being a stay at home mom.

I love spending time with my little boy, but I also love the fact that I get to have friendships with business associates and customers outside of my home and that I get to go out and work with those friends and associates when my husband can stay home with our baby.

In addition to the obvious blessing of affording us the opportunity to start and raise our family the way we want to, my business has helped me to experience so much personal growth. When I started this business, I was so timid and shy and had grown up with the belief that I was not a creative person.

As I have developed in this career choice, I have been able to expand those particular traits into places I never would have imagined. It is now easy for me to speak in front of groups or to have a conversation with someone I've just met and I absolutely love the aspects of my business that have helped me to develop a creative mind.

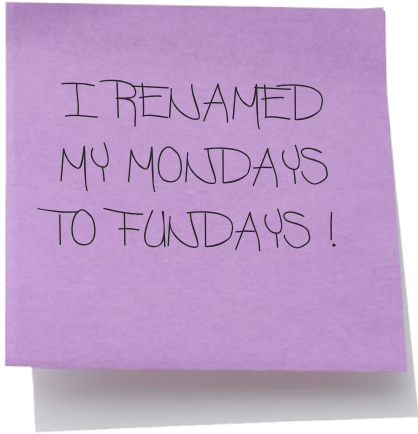
Expressing my creativity has become my favorite part of my job and it bleeds over into every aspect of life. When I became a candle demonstrator 10 years ago, I never would have imagined the journey it would take me on. What a blessing it has been to be my own boss, make a significant income while working at home and being a stay at home mom, and experience amazing personal growth.

By Kim Milius

Gold Canyon Candle - Independent distributor

<http://gottahavecandles.blogspot.com>

<http://www.48days.net/profile/KimMilius>



I RENAMED
MY MONDAYS
TO FUNSDAYS!

Encouraging Mothers to be Real, Complete and Multidimensional People

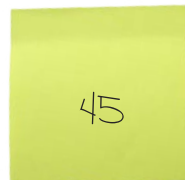
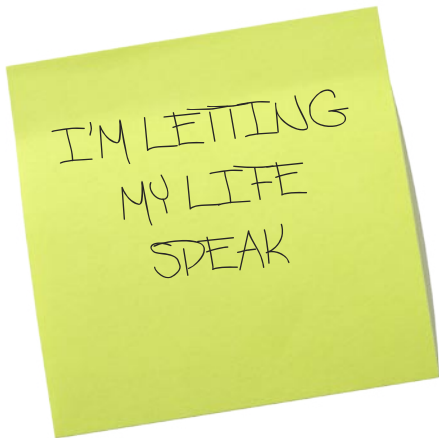
Emily Chase Smith

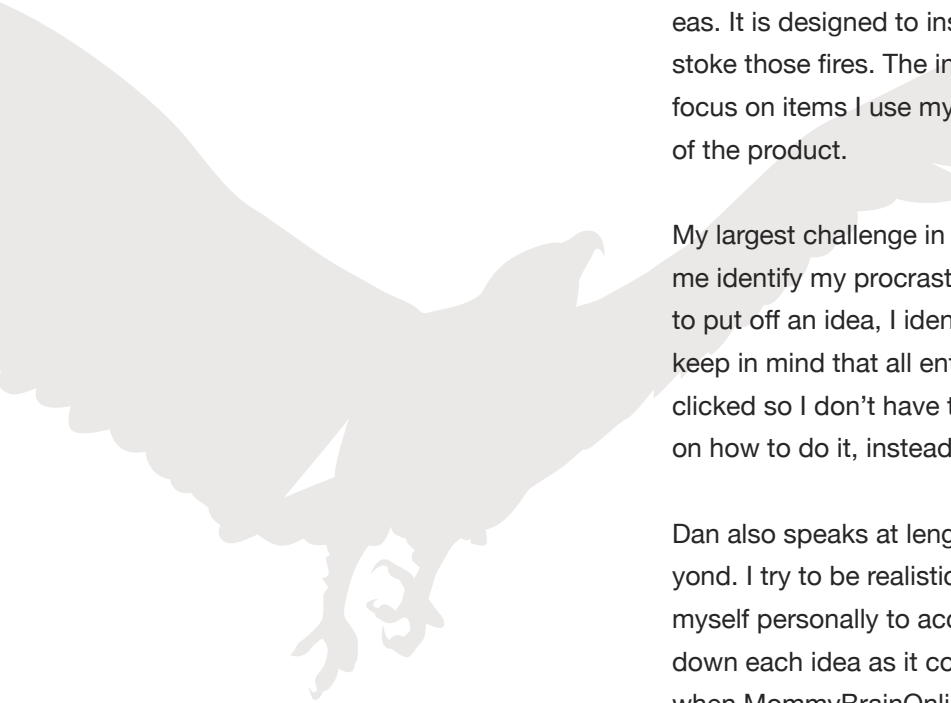
I'm a lawyer by profession and practiced for many years before moving overseas with my family five years ago. My previous attempts at entrepreneurship focused on the law and were very "business" and "professional" in direction. My thinking shifted because I can't practice law in my new country, the Czech Republic, and necessarily had to get creative.

One of the benefits to our move was that it gives me an opportunity to stay at home with my three small children. While I was thrilled to be able to stay home, the transition from lawyer to full-time mother was difficult, as it is for many. The role as a mother can become all encompassing as you endeavor to fulfill a family's myriad of needs. A part of my identity died when I gave away the final power suit and realized my wardrobe now consisted entirely of jeans.

I read Dan's books and began listening to his podcasts with a desire to start doing something, anything. My geographical limitations fueled my creativity and I firmly believe that had it been "easier," I would have ended up with something much less suited to my talents and passions. During my time of searching, I came up with several potential ideas, many of them viable, but Dan's mantra to find something that fueled my passion rang in my ears.

After about 2 years of contemplation, I finally realized that something I do often in my personal life could be my working life, as well. In my personal relationships, I naturally encourage mothers to be real and complete people while they raise their children. I talk with other mothers about business ideas, hobbies, studies, and other endeavors and generally encourage them that there is life beyond the kitchen sink and washing machine. I relate to their struggles, which are my struggles as well.



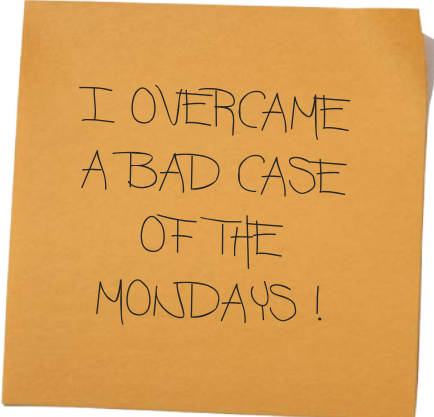


I created a website, MommyBrainOnline.com, as a service to mothers everywhere. The purpose of my business is the title of this article, Encouraging Mothers to be Real, Complete and Multidimensional People. The site contains articles, vignettes called, “I was talking to a friend...” an eBook entitled 15 Ways to Stimulate Your Mommybrain, a newsletter and resource recommendations in many subject areas. It is designed to inspire moms to look at their life and determine where their passions lie and how to stoke those fires. The income side of the business is affiliate relationships in the products I recommend. I focus on items I use myself so that I can give a genuine, personal recommendation and know the quality of the product.

My largest challenge in implementing my plan was overcoming procrastination. Dan’s podcasts helped me identify my procrastination as a fear of failure and fear of appearing stupid. Now when I am tempted to put off an idea, I identify the fear in my belly and I know it’s time to put out the fire and “just do it”. I keep in mind that all entrepreneurs have “stubbed their toes” many times before hitting on the idea that clicked so I don’t have to be ashamed of my past failures. Dan’s podcasts encourage me to concentrate on how to do it, instead of thinking of the reasons why it won’t work.

Dan also speaks at length about goal setting, and I have goals for my business for the next year and beyond. I try to be realistic while still pushing the envelope in terms of vision. I want to continue to stretch myself personally to accomplish things that are just a seed of an idea now. I keep a notebook and write down each idea as it comes no matter how unrealistic or farfetched it appears because I remember when MommyBrainOnline.com itself was a far-fetched idea.

To use the mommy vernacular, the process of birthing MommyBrainOnline.com has been a stretching and growing process at each step from designing the website, writing an eBook, designing a logo and writing the content, to navigating the unfamiliar waters of setting up affiliate relationships with large and small companies. I intend to add a podcast, begin personal coaching and speaking and to conduct webinars in the near future, all of which will stretch me further and build my skills.



I OVERCAME
A BAD CASE
OF THE
MONDAYS!



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Instead of trying to implement every idea at once, especially since my family is still my priority, I will eat the elephant one bite at a time. I have a strong vision of what my “baby” will look like when it’s full grown and it’s exciting to be on the cusp of that growth.

Emily Chase Smith

MommyBrainOnline.com

<http://www.mommybrainonline.com>

<http://www.48days.net/profile/EmilyChaseSmith>



I'M LETTING
MY LIFE
SPEAK

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Life at 37,000 feet

Justin Lukasavige

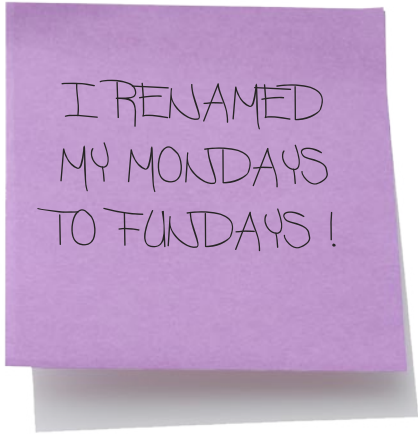
I was staring out the window toward the ground 37,000 feet below me when I had an epiphany. I knew I couldn't continue in the direction my career was headed and at the same time attain the quality of life I wanted with my family. Simply put: I had to choose between my career and my wife (and eventual three daughters).

While I enjoyed my job as an airline captain I knew without a doubt it was not what God had in store for me for the rest of my life. I was in my twenties and I saw a lot of men and women in their fifties living out of their suitcases, with their families left to fend for themselves at home. While this way of living seemed to work for many in the airline industry, it did not work for me.

I understood that if I wanted to raise my future daughters according to the standards I had in my mind I could not do it by being absent from home the majority of the time. With my heart pounding, I choose family and waved goodbye to the airlines.

The transition was not easy. In fact, from the time I realized I needed to find a new line of work to the exact point of jumping into my own venture full time, a period of about six years had passed. During that time I spent countless hours walking through the exciting and sometimes scary streets of New York City, thinking of my family back in North Carolina. What could I possibly do with my life that would be a true reflection of who God created me to be, all the while maintaining the flexibility of working for myself?

I began thinking about what I really enjoyed doing throughout my life. What portion of flying airplanes was fun for me? What did I enjoy doing during my time off and what classes in college seemed to spark some interest for me?



I RENAMED
MY MONDAYS
TO FUNSDAYS!



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While it took a lot of deep thought, prayer and consulting with many people, it was my wife who one day finally told me that I should be coaching individuals, families and businesses to dramatically improve such things as their finances, careers or their actual business operations. She was fairly frustrated at that point because I spent a lot of time talking about what other people should be doing, but no time actually helping them do it.

Over a period of about two years I steadily made the transition from airline captain to Life Coach. Shortly after transitioning full time into the business and after an initial struggle, my business grew so rapidly that I was faced with either raising my prices or bringing on more coaches. Some of the most talented people landed in my office, and are now working both part and full time at Lukas Coaching with me.

I now have the flexibility to pick my oldest daughter up from preschool at lunch and spend time with family during the day as I chose. My passion is truly helping people and businesses do better and I have the honor and privilege to do that every day. I am confident that I am truly working in my strengths and passions just as God intended for it to be. Without the guidance of many people around me, and a firm kick in the butt from my wife, I'd only be thinking about this ideal life from the confines of a metal tube somewhere over the U.S., rather than working just fifteen minutes from home and those who love me.


I challenge and encourage you to find or create the work you love. This kind of work is truly an extension of who you were created to be. When you do it, life takes on new meaning, and the world becomes a better place.

Justin Lukasavige

Lukas Coaching

<http://www.LukasCoaching.com>

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I PLAN
MY WORK
AROUND
MY LIFE

Hope When There Appears to be None!

Jim Henry

On May 29th, 2008, my life was forever changed when I participated in Dan Miller's Tele-Seminar, "90-Day Business Fast-Start".

That afternoon I realized my car had a leak in the middle of the engine block. By all accounts, this would mean a really major repair or trying to get another vehicle when I really couldn't afford it. I was pursuing a major expansion of our ministry and really needed the car. It was one more disappointment on top of countless others.

When the seminar was over, my daughter drove me home from the office. I hated both her and my wife's questions on what happens if the car was not repairable. I honestly had no idea. I grabbed a pad of paper, turned on the floor lamp next to the sofa, sat down in the quiet of the evening and prayed. God, now what am I to do?

The ministry I was called to in 1991 was to meet the spiritual and emotional needs of persons diagnosed with cancer and those who care for them. It is now known as The Life Givers Network®. I've had many people in my family battle cancer. My wife, dad, and mother-in-law all lost those battles after lengthy fights. We just ordained my son we just ordained into ministry.

Our work could now be summarized as bringing hope where there seems to be none. The home page on our new web site tells folks our objectives: "sowing Hope... nurturing Life... ongoing Encouragement."

After praying, what transpired in the next several minutes was incredible. I began to see that I had been





shown the answer during the seminar. My thoughts were: “Act as you would tell one of your clients. Make believe all you have is the roof over your head, your office which you can get to without a car, your laptop and its contents, the things you have learned over the past 36 years of counseling and ministry, and me, God, to direct your steps. You can do it all from here the same way Dan was talking about doing the calls from the swing in his yard.”

WOW! Revolutionary! I could do these things. Create an E-newsletter. Do web based calls. Create new seminars to be done via the web even if I couldn't travel. Re-create myself in unconventional ways. Just begin to move forward and I would see things I'd never seen before. I was seeing into the invisible realm. There was so much that could be done I'd not thought before.

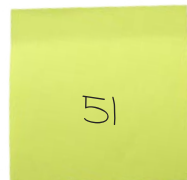
I spent 90 minutes filling page after page with ideas and went to bed excited.

The next morning my daughter drove me to the office and I got back online and signed up to join the 212 Connection. If I could be one of the first 100, I'd be entitled to some of the extra perks. I was “jacked,” to put it mildly.

I downloaded the info for the 90-Day Fast track and completed the personal profile. Then I began going through the binder I had created from Dan's materials, marking segments with dates, setting goals, and dreaming once again.

I determined to have a newsletter published in 90 days. The first one went out the first week of September. While working on developing the newsletter, a close friend who is a photographer told me that a graphics designer he works with who has done work for major US corporations would be in our area. We arranged the meeting and he began working to develop a totally new design for our web site.

Over the past six months the dream I have carried for 18 years began to become reality. I started seeing



I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

in concrete ways that what my wife and I had dreamed about before she passed away could in fact become reality. We could make it possible for every community in America to have a "Life Giver" outreach.

When the programmer called to tell me that our new web pages were on the Internet, I felt a rush that is hard to describe. The web site gave us a totally new presence. We could now point people simply to our site to begin gaining insight to what we do. People can go from there to our free newsletter and receive insight and encouragement as we share the principles that have brought new hope and life to people who are fighting for their lives. And it will not be long before our web seminars begin.

That is not all. While sharing with friends, more new doors began opening. Discussions are underway to work with a friend in New York City to "blast" over 3000 leaders with news of how we can help them help those they love and care for. Doors have opened in the last two weeks with physicians and media leaders to reach the more than 6 million Hispanics in the Metro area. I recently had lunch with a friend I'd not seen in 15 years who invited me to teach an eight-hour seminar that will be put on DVD that we can use as "product" for our site and the seminar will be "streamed live" to leaders and workers all over the country. How we were re-united is just another "little miracle."

People in general are intimidated by the words that name and describe various life threatening, life altering illnesses. Our goal is to eliminate that intimidation! No matter how severe the illness and the prognosis, people can learn to live in new and creative ways they never imagined possible. When that happens, we help transform the journey and change the outcome.

On May 29 last year, I was given a gift. For \$1.00, I received new hope and the tools and encouragement to move forward courageously, in spite of our economy, to begin making my dream a reality - when it appeared, because of my car, that I had hit another "brick wall." By the grace of God, before 2009 draws to a close, our work will be impacting hundreds, if not thousands of lives in incredible ways. As a well-known preacher has said, I will have turned my scars into stars, and I will have transformed my own

losses into value for countless others. The car that broke down last year is still providing me with good transportation. That event forced me to think differently.


For these things, I will be forever grateful to God, Dan and Kevin Miller, and Chuck Bowen.

Jim Henry

The Life Givers' Network

<http://www.tlgn.org>

<http://www.48days.net/profile/JimHenry>



I PUT MY
MONDAYS UP
FOR SALE

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Gather No Moss: Fighting America's Weight Problem

Brian O'Keefe


When I was a kid, I wanted to be an “inventor,” and was always trying to think of new products that didn't yet exist. I was limited to the materials that I had at my disposal, which included anything electrical that we'd throw away, and pieces of wood. I still have one prototype that I sewed myself when I was 18, and which was rejected by Wilson Sporting Goods. When I had a chance to learn to program a personal computer (using BASIC) in high school, I was hooked. My limitations were gone. I've made a good living and had fun working for companies like IBM and startup software companies. It's been a fun ride.

I had always thought it would be great to have my own business, but thought that I could only make a living within the software industry. The problem was, when I went home at night from the office, the last thing I wanted to do was write code. As much as I've always enjoyed programming, it was never what I wanted to do when I wasn't at work. Being an athlete has always been my passion.

I had never believed that I could make a living doing what I really loved to do, since being a professional athlete just wasn't in my future. But then I heard about Dan Miller from Dave Ramsey's radio show, and when I first heard one of Dan's podcasts, it immediately struck a chord with me. When Dan first put his “48 Days to the Work You Love” material into a book format, I got one of the first copies (signed!). I was inspired, and my wife was worried. The wheels in my brain started working double time, and it was obvious that athletics were somehow going to play a big part in my future. Once I began letting my creative juices flow outside my box, it suddenly seemed very possible.

I have a strong desire to see people convinced of their need to be fit. It kills me to see so many people overweight and to hear them talk about all the incredible things they used to be able to do when they were younger. To that end, I've created a blog targeted at those that are sedentary and at those that just need more encouragement to keep active. I plan to use my writing and

I DECIDED
TO EMBRACE
CHANGE



speaking to teach, encourage, and motivate people about their absolute need for regular exercise, and about why fitness matters to God (the stewardship of our bodies).

I also love t-shirts, and in particular, t-shirts that say something about the wearer. I wear t-shirts that tell others what I'm all about. I had come up with an active lifestyle slogan, but I thought, "I can't sell a slogan." And then I heard about "Life is good" and saw that they were doing exactly that. That's when I knew my idea was viable and "Gather No Moss" was born.

I paid one artist for his time and counseling before deciding to go in a different direction. I couldn't afford his rates, so I took bids on Guru.com and paid a couple other artists to turn my ideas into graphics. I was then able to take what one artist came up with and modify it to be exactly what I wanted. I found a company on the Web through which I could print and sell t-shirts online without laying out any money up front and without touching any products at all. Other than my art work, it's all virtual for me. Now I'm working on marketing and sales and I will eventually find a more profitable way to print and ship t-shirts.

I'm still working in the software industry full time until Gather No Moss shows more potential and profit, and until I get my active lifestyle coaching under way. My goals for 2009 are to make about \$25,000 in profit from Gather No Moss sales, while also creating a few different talks that I can present at church, at a couple Chambers of Commerce, and some homeschooling groups. I want to turn my blog material into an ebook, turn that into a physical book, and spend most of my time writing and speaking while Gather No Moss mostly runs without my presence, except for coming up with new designs. My ultimate goal is to become the Dan Miller and the Dave Ramsey of active lifestyles!

Brian O'Keefe, Chief Activangelist

<http://mossless.com>

<http://www.48days.net/profile/BrianOKeefe>



I
FIRED
MYSELF



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I'm Not Coming Out Of The Closet

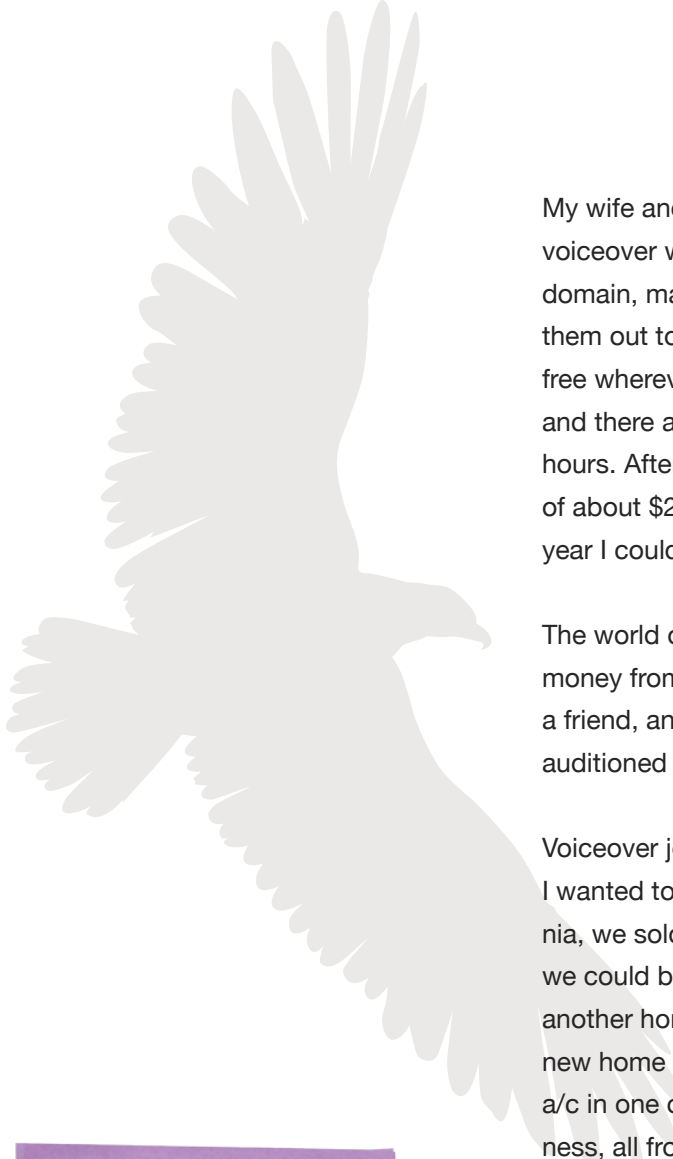
Brian Haymond

As a kid growing up in Northern Virginia I would find myself doing funny voices and imitating such notables as Marvin the Martian from Bugs Bunny, Wolfman Jack and Jim Ignatoski from TAXI among others! I often thought how cool it would be to work in radio, but I was raised with the belief that you get up early to work your 8-10 hours each day and you had it made when you hit the 5-year mark, earning 2-weeks vacation. Dream jobs were not considered possible, rather just a dream. However, at the age of 22 I saw Joan Lunden interviewing the actor Charles Durning, from Universal Studios in Hollywood, and she asked him what a person should do if they wanted to come to Hollywood and get into acting. He looked straight at the camera and said "DO IT".

A few months later I boarded a plane for Los Angeles with four suitcases, a carry-on bag and \$2200. I immediately started taking acting classes and voiceover classes as well. I really liked the voiceover part! I was on a couple episodes of Into The Night w/Rick Dees and I did one episode of HUNTER starring Fred Dryer. I decided being in front of the camera was not for me, but I still loved the creative work of voiceover.

I would volunteer my voiceover services to people for their home message machines, church videos and anywhere else I could do it. I would hear of people doing voiceover full-time, but never thought I would be able to...impossible. However, after being beyond miserable vocationally for nearly the entire 18 years in Los Angeles, I found myself at a crossroads. I felt like a screwdriver being used as a hammer, doing jobs that were not suited to my gifts and doing things I hated, like supervising people. I would hear of people who loved what they did for a living and wondered...why can't I have that?

I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY

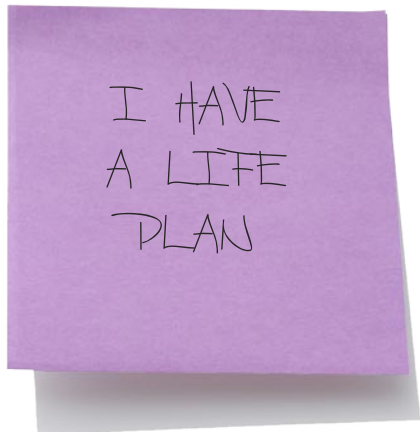


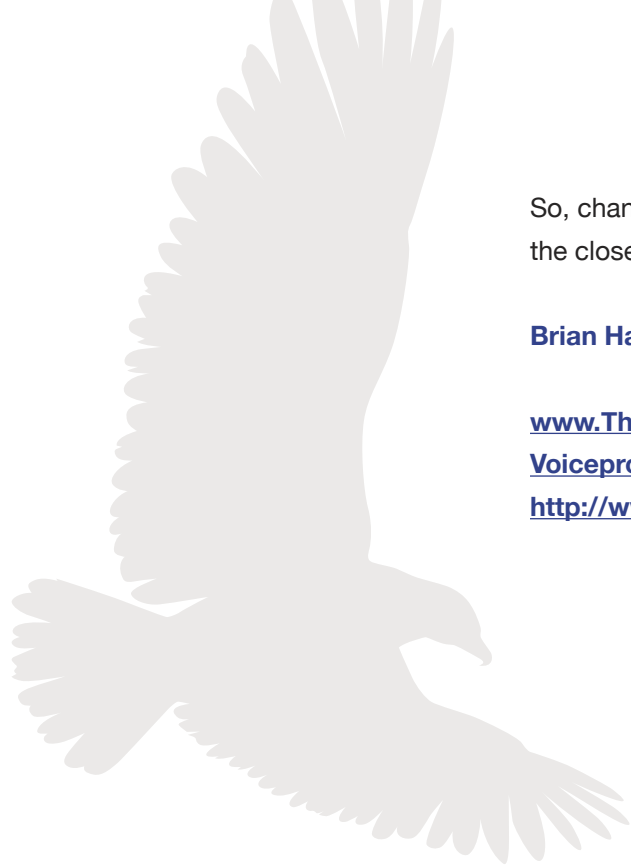
My wife and I went away for a day to brainstorm about our future and my vocation. We decided that voiceover was something I should seriously pursue. We came up with a business name, bought the domain, made some voiceover demo CDs and had some business cards printed. I started handing them out to folks who could potentially use voiceover services. Meanwhile, I kept doing voiceover for free wherever I could in order to practice and refine my skills. Soon, I started getting voiceover jobs here and there and earning side money. I would rent the studio from the station where I worked after work hours. After some searching on the Internet I found online casting sites whereby I could pay a yearly fee of about \$200 and I would receive casting notices on a daily basis. I figured if I got one or two jobs that year I could pay for the service, so I signed up.

The world of voiceover had changed such that now the requirement was a home studio. So with side money from my voiceover jobs, I bought a new computer, an audio interface, a cheap microphone from a friend, an inexpensive desk and set up a studio in our clothes-filled walk-in closet - I was in business! I auditioned for everything that fit me and started making really good side money.

Voiceover jobs had been steadily increasing and I had some regular clients. By the end of 2004 I knew I wanted to pursue voiceover full-time. In June of 2005 near the height of the housing market in California, we sold our house and moved to Charlotte, NC where the housing prices were less expensive and we could be closer to family. We had enough money from the sale of our home in California to purchase another home and be able to float us for 3 years while I pursued voiceover work full-time from home. Our new home had two walk-in closets in the master bedroom, so we asked the builder to put electric and a/c in one of them, which is perfect for a voiceover booth. I made just under \$50k my first year in business, all from my closet.

For the past 3 1/2 years I have taken my daughters to and from school everyday; I never miss a school event and our home life is a dream. From Fortune 500 companies, to television & radio commercials and web presentations, you name it, I have enjoyed serving clients worldwide...all from my home studio inside my closet!





So, chances are you have heard me speaking from my closet and as I said before...I'm not coming out of the closet...EVER!

Brian Haymond

www.TheVoiceOfBrian.com

Voicepro.blogspot.com

<http://www.48days.net/profile/BrianHaymond>

I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY

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From Floor Plans to Life Plans

Jason B. Ayers

Architecture and Life Coaching: you are probably wondering what they have in common. We found there is quite a bit. My wife, Kathy, and I certainly find satisfaction as our architecture work progresses from problem statement to design to construction to building. But we discovered a deep soul satisfaction from using our creative problem-solving skills to help people live well-balanced, focused lives. Together we help our clients see both the big and small picture of their situation. This enables us to offer life-changing solutions that will endure, like a well-designed building.

As a student, I planned to follow architecture wherever it would lead to achieve success and design recognition. However, during my first year of graduate school the untimely death of my teenage sister caused me to reevaluate my priorities. What surfaced from my “questioning” was a desire to focus more on family, other people, and service. With a bit of “divine discontent” I saw how our lives didn’t have to be compartmentalized into tidy work, faith, and service categories.

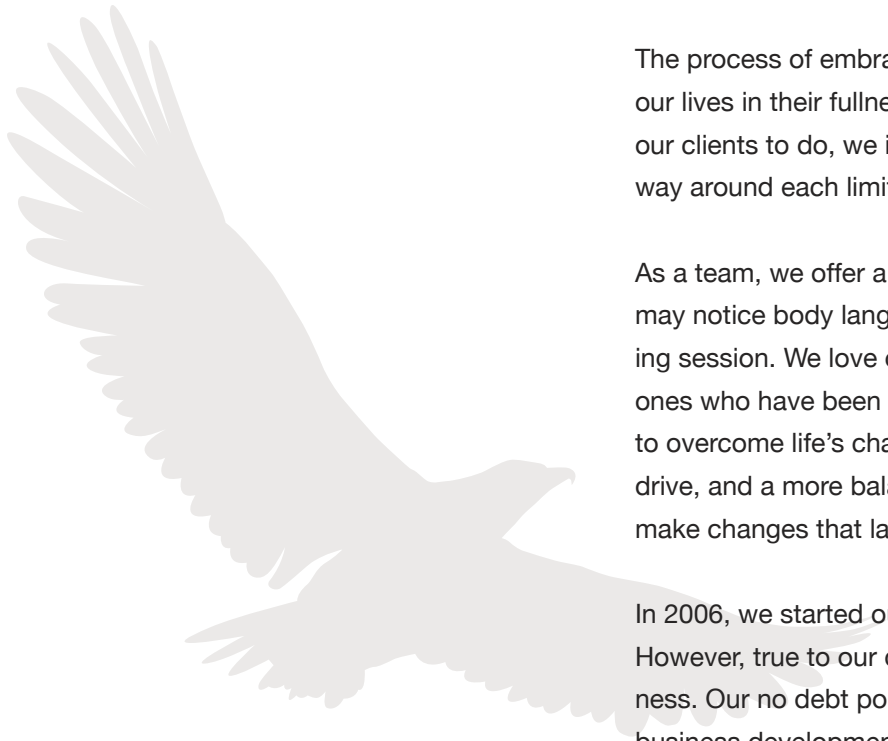
Our lives definitely appeared segmented. At church, we lead a group on Sunday mornings. I also teach a university class on the fundamentals of design and the art of problem solving. This is in addition to our full time architecture jobs. After attending Dave Ramsey’s Financial Peace University and reading Dan Miller’s 48 Days to the Work You Love, the little flame of our calling began to blaze. We were blessed to learn from Dan to connect the dots between the problem solving skills we developed as architects and the motivational and instructional passion we pursued in our teaching schedules. In order to fan the flame, we both became Dave Ramsey Certified Financial Counselors and I became a 48 Days Career Coach.

I
FIRED
MYSELF

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The process of embracing our personality tendencies, values, dreams and passions helped us to see our lives in their fullness. We developed a clear plan to put our passion into action. Just as we coach our clients to do, we identified the possibilities hidden within our limitations. Then we designed a way around each limitation. Wisdom 4 Life Coaching, LLC is now a viable small business.

As a team, we offer a holistic approach to problem solving. While I may look at the big picture, Kathy may notice body language or voice tone. We also bring the male/female perspective to every coaching session. We love observing significant and meaningful change happen in our clients' lives. The ones who have been diligent to complete our finance, career, or life coaching programs have learned to overcome life's challenges. It's exciting to watch our clients move from lack of focus to clarity, drive, and a more balanced lifestyle. They experience the power of living their lives on purpose and make changes that last a lifetime.

In 2006, we started our business with a zero debt policy. This presented some unique challenges. However, true to our design nature we found creative ways to meet our needs and grow our business. Our no debt policy frustrates us at times when the "great idea" for the next portion of our business development is outside our operating budget. Instead of being defeated, we embrace the creative business ideas Dan so passionately promotes to do more with less. We find that perceived limitations present hidden opportunities to refine our ideas and discover new ones. No excuses. Only opportunities.

Within the next three years, Wisdom 4 Life Coaching is on track to become the area's source for in-depth one-on-one personal coaching. We plan to expand our coaching platform to be able to help 3000 households by the end of 2012. We are teaming with area churches to provide financial and life coaching beyond the time limits of pastoral staff. We will work with small to medium size businesses to help their employees excel versus merely endure. We will continue to coach those seeking to live with passion, purpose, and profit. As with architecture we look forward to "building" our business as



we help families achieve a life in balances, one that protects their most precious assets, each other. Our long-term goal is to design and build Soul Fire Ranch: a retreat where people will discover their passion and find the purpose that ignites the flame of their calling.

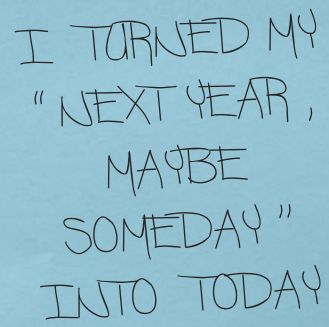
Jason Ayers, Design Architect, Professor, Life Coach

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I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

Finding Work That Matters

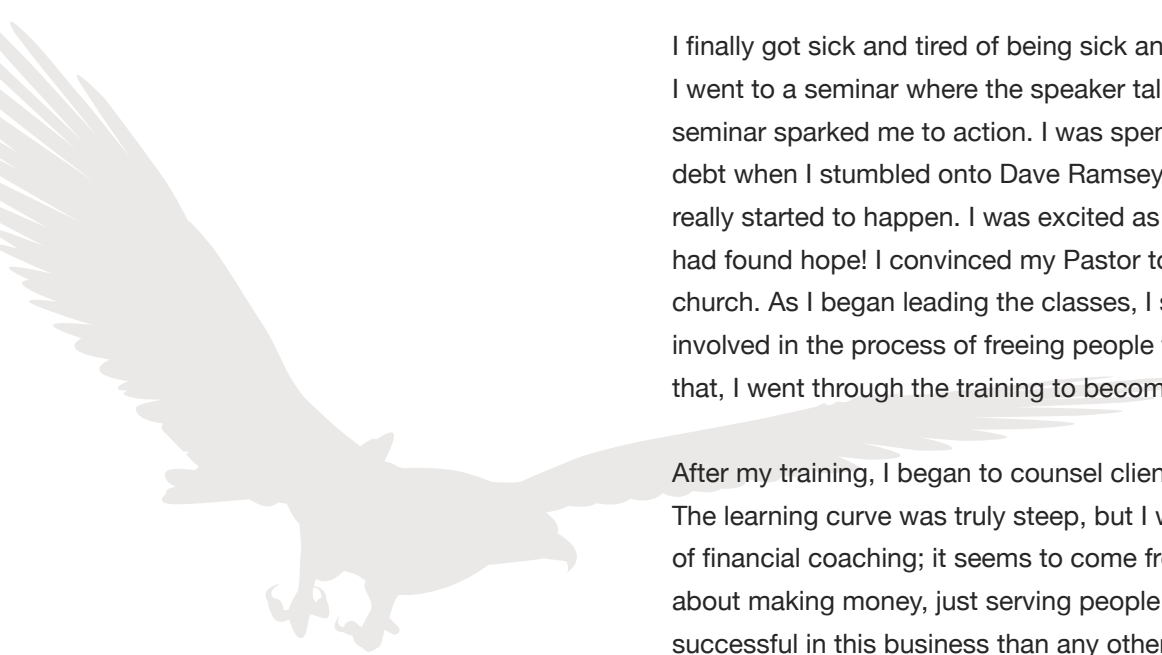
Eric Sherer

My life always seemed to follow two paths, one in the traditional workplace, and the other in the entrepreneurial world. From the time I was a young boy, I had always had a fascination for aviation. After high school I went into the Air Force, eventually achieving my dream of becoming a flight crew member on a C-141 jet transport flying all over the world. As I worked hard to achieve that dream, I learned a lot about myself and what I was truly capable of doing. Yes, it was hard, but the victory was sweet!

After 6 years in the Air Force, I had planned to transition to flying in the civilian world, but due in part to the fact that my wife was tired of me travelling all the time, I found myself starting a career as an Air Traffic Controller in Southern California.

Air traffic control takes a certain talent, a knack more than anything else, you either have it or you don't. I took to it like a fish to water. The more I did it, the more I was convinced it was the work I was made for. But still something was missing. The entrepreneur inside of me was still trying to get out, trying to leave a mark on the world.

While working my regular job, I tried several businesses. While I was successful at making some money, it had never grown to the level of success that I wanted it to. As I tried to sell products to a prospect or get them to join my organization, I didn't get the same sense of fulfillment that I got when I was in my "real" job. During this time, life continued to happen to us. I had grown up in a single parent household with a mother who had no idea how to manage money, let alone teach me to do it. Likewise, my wife was also not taught how to manage money. We did the usual things newly married couples do, financing cars and furniture, and generally lived paycheck to paycheck. We made things up as we went, setting the stage for financial disaster. We ended up broke and deeply in debt.



I finally got sick and tired of being sick and tired. I decided we weren't going to live like that anymore. I went to a seminar where the speaker talked about a specific formula for getting out of debt. That seminar sparked me to action. I was spending a lot of time and energy searching for ways to get out of debt when I stumbled onto Dave Ramsey's website. I learned the material that Dave taught and things really started to happen. I was excited as our debt started coming down at an unbelievable level. We had found hope! I convinced my Pastor to allow me to bring Financial Peace University classes to our church. As I began leading the classes, I saw lives being changed and knew that I had to be more involved in the process of freeing people from the bondage of debt and financial stress. To accomplish that, I went through the training to become a certified financial counselor.

After my training, I began to counsel clients as well as teaching classes at the local community college. The learning curve was truly steep, but I was having a blast. I am truly passionate about the business of financial coaching; it seems to come from my very soul. When I help my clients I don't have to think about making money, just serving people, and the money takes care of itself. In fact I have been more successful in this business than any other. My dream now is to continue counseling and expand my seminars. I plan to retire as a controller in about 5 years and move into coaching full time. It is my mission to lead as many people to financial freedom as I possibly can. To me, that is truly work that matters!

Eric Sherer

Sherer Financial Coaching

www.Shererfinancialcoaching.com

<http://www.48days.net/profile/Eric>



Finding the Right Sales Model

Julia Stewart

My journey to having “No More Mondays” has been a gradual process. As a home schooling, stay-at-home mom, I was looking for a way to make a little extra cash. I decided to become a distributor for a product, which I loved and had used for years, through a multi-level marketing company (MLM).

I believed that everyone could benefit from adding this product to his or her diet, so I took the plunge into being a distributor. All I had to do was hand out CDs about the product to family and friends and then follow up a few days later to see what they thought.

Sounds simple enough, the problem was that even after doing this for three years, I was miserable and broke. I would actually have nightmares about calling friends, family, and neighbors in order to see if they were interested in the product after listening to the CD.

I had read 48 Days to the Work You Love, as well as No More Mondays and knew that there were other options. Having nightmares about my job was not a good way to live.

Also, after reading another one of Dan’s books called 48 Days To Creative Income and working through the Skills Matching Survey in the book, I began to understand something. Working with people in this sales model did not fit my personality. Recruiting, selling, supervising, persuading, answering questions, handling complaints, motivating, and managing are things you need to enjoy if you want to be a distributor of products using the methods the MLM companies teach you.

What I also found out in the survey was what I really enjoy is “things” and “ideas”, rather than “people.”



“Things” like crafting, growing, computing, and keyboarding. And “ideas” like researching, writing, editing, and creating. As I applied this to my own life, I realized the survey was right. I loved doing research on the Internet, putting together ideas, creating and growing gardens, and crafting with the flowers my husband and I grew. That was our passion.

I decided it was time to meet with Dan and Joanne and get a second opinion and some more direction.

When I posed the question about whether or not I should stay with this job and “just get over myself,” as I was instructed to do by the company, Dan immediately said “Absolutely not, you will never be successful at it if you don’t love what you are doing.”

I knew he was right. I knew this was not the right work model for me. Dan is always saying that you need to match your personal skills with the proper business choice. How the work you do needs to integrate your skills with your personality tendencies and your interests. I was not doing this in my own life.

So, how was I going to implement my passions and skills into a new work model that I would love and that could make us some money? Well, as I mentioned before, my husband Alfred’s passion was gardening and mine was crafting from the garden. Alfred, who is a professional landscape contractor, and I love to not only garden, but we also love to share our garden with our friends and family. We also love to have garden clubs, home-school groups, church groups, etc. come and enjoy the garden with us. We have been so richly blessed and we want to share that with others.

In this work model we can inspire, present, motivate, answer questions, and instruct all day long. This is how we like to relate to “people.” You see, it’s not that I didn’t like people. It’s just that I needed to find a way to relate to them in a way that worked for me.

To take our passion a step further, we also started a gardening advice website that combines our skills



I PLAN
MY WORK
AROUND
MY LIFE

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and passions with my love for “things” and “ideas”. Through our website www.MidSouthGardeningAdvice.com we are well on our way to “No More Mondays” by being infopreneurs. For us, this simply means giving others information about gardening and garden crafts. “Gardening coaches” you might say.

Being an infopreneur is one of the work models discussed in many of Dan’s books. Everyone knows something about something...a passion, hobby, or experience from a job. Why not take your knowledge and teach it to others via the Internet?

[BecomingAnInfopreneur.com](http://www.BecomingAnInfopreneur.com), is another one of our other websites where you can learn how to have a profitable online business...whether you are a stay-at-home mom, dentist, lawyer, florist, or whatever your passion happens to be. Even with no prior computer or writing skills.

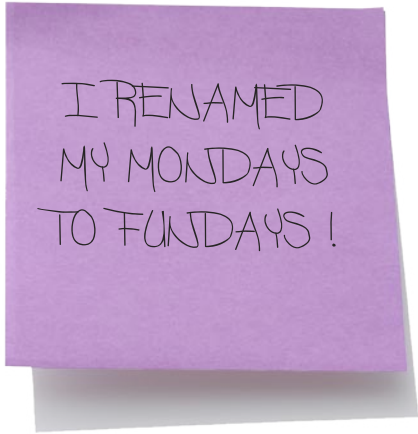
With a combination of Dan’s great material and the Lord’s help, we did it and so can you.

Julia Stewart

Mid South Gardening Advice.com

<http://www.MidSouthGardeningAdvice.com>

<http://www.48days.net/profile/julia>



I RENAMED
MY MONDAYS
TO FUNDDAYS!



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Do What You Do Best

Kirk & Deby Dearman

Kirk and I had been successful in the area of Christian music. Our worship song, “We Bring the Sacrifice of Praise,” had become a classic and was being sung in churches around the world. We had songs recorded on many major worship albums and included in hymnals. We had carved out a nice career for ourselves . . . or so we thought.

The truth was that we were getting older and our songs were fading from the scene, as well as the charts, and we needed to re-invent ourselves.

Discouraged and somewhat depressed, we wrestled with the question of “What do we do now?”, when we ran into Dan & Joanne Miller. We were at a local restaurant and the Millers were sitting in the booth behind us. I turned around and waved the 48 Days newsletter that was in my purse and they invited us to join them.

After lunch Dan went to his car and handed us a stack of books. We read them from cover to cover and took them to heart. We began to closely examine our work . . . what is it that we do best? What are our greatest gifts? This process took time and energy, but led to a startling discovery: we were not spending the bulk of our time doing what we do best! This was a major turning point for us.

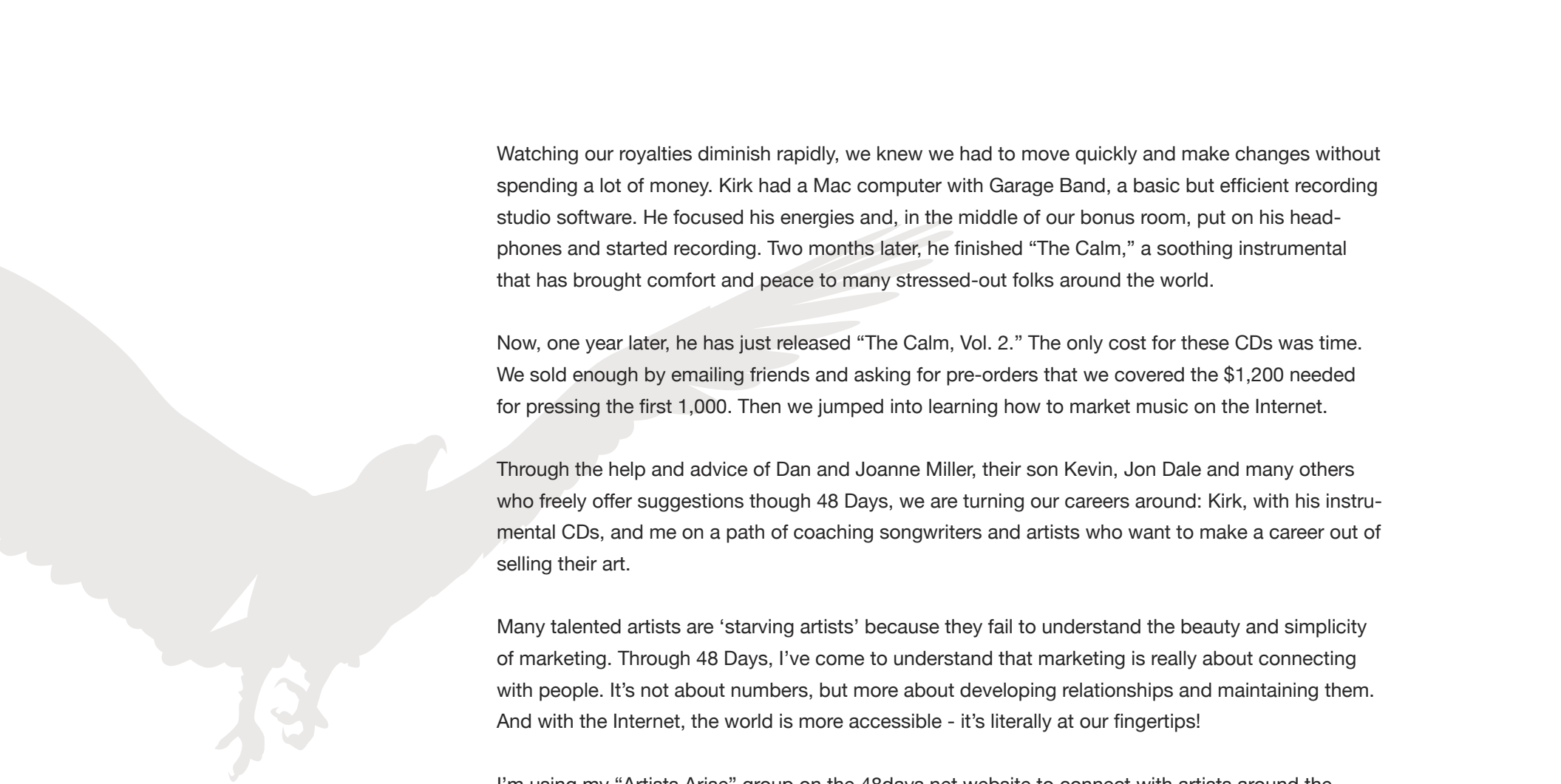
Kirk & I both realized that we had gifts that weren’t being fully utilized. Kirk’s greatest gift IS, and always HAS BEEN, playing the piano. He’s an amazing pianist, but had never recorded his own instrumental CDs. I’m a natural encourager, speaker and storyteller, but had buried myself in songwriting and photography shut away from the people that I would naturally encourage. We knew we had to make a shift!



I'M LETTING
MY LIFE
SPEAK

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Watching our royalties diminish rapidly, we knew we had to move quickly and make changes without spending a lot of money. Kirk had a Mac computer with Garage Band, a basic but efficient recording studio software. He focused his energies and, in the middle of our bonus room, put on his headphones and started recording. Two months later, he finished “The Calm,” a soothing instrumental that has brought comfort and peace to many stressed-out folks around the world.

Now, one year later, he has just released “The Calm, Vol. 2.” The only cost for these CDs was time. We sold enough by emailing friends and asking for pre-orders that we covered the \$1,200 needed for pressing the first 1,000. Then we jumped into learning how to market music on the Internet.

Through the help and advice of Dan and Joanne Miller, their son Kevin, Jon Dale and many others who freely offer suggestions through 48 Days, we are turning our careers around: Kirk, with his instrumental CDs, and me on a path of coaching songwriters and artists who want to make a career out of selling their art.

Many talented artists are ‘starving artists’ because they fail to understand the beauty and simplicity of marketing. Through 48 Days, I’ve come to understand that marketing is really about connecting with people. It’s not about numbers, but more about developing relationships and maintaining them. And with the Internet, the world is more accessible - it’s literally at our fingertips!

I’m using my “Artists Arise” group on the 48days.net website to connect with artists around the world and also becoming more confident in my ability to help them.

Our plan is to touch the world with beautiful music and encourage others to do the same with their art form. We are creating an entire “Calm” series of CDs, books and images. Kirk will do two new “Calm” CDs this year. We plan to have conferences where we can share how we learned to use the Internet to market our music. We have already started coaching songwriters via the Internet and in

I OVERCAME
A BAD CASE
OF THE
MONDAYS!

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our home, and we want to broaden that to artist career coaches, where we map out career plans that include marketing.

Thanks, Dan and 48 Days for making 'living our dreams' a reality for us!

Kirk & Deby Dearman

dearpeople@mac.com

<http://www.kirkdearman.com>

<http://www.48days.net/profile/DebyDearman>



I'M LETTING
MY LIFE
SPEAK

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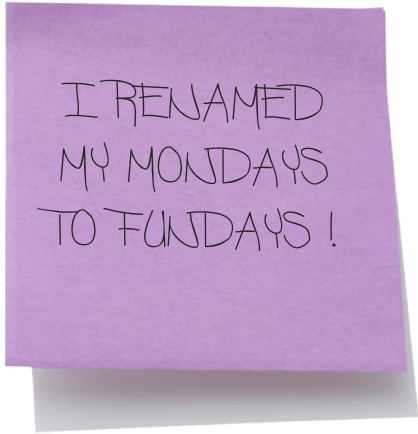
Disaster or Opportunity?

Phil Stoner

At 44 years old I had attained what many would regard as significant career success. Growing up as a missionary kid in South America and Spain, our family had no TV, and I developed an early appreciation of books. After 20+ years in the publishing industry I became the head of an \$80 million division of one of the world's largest and most respected publishers and was informed I was being considered to lead the company. I knew that being there was part of my calling. And yet I struggled with a growing dissonance with corporate politics and the pressures from New York stockholders on the bottom line at the expense of product and customer focus. Quarterly growth and profits vs. a stewardship strategy. However, I always seemed to default back to sucking it up and staying – out of fear and a sense of responsibility to meet my family's needs.

My unrest was addressed on a fateful day in 2004 when, rather than receiving an expected promotion, I was given a severance package and the invitation to clean out my desk. While that experience was scary and humbling, a prayer rose above the fray: "God, thank you -- you answered the prayer of my heart – not my lips, but my heart." I don't think I could ever have taken the "risk" of leaving on my own. After investing so many years in corporate relationships and priorities, the prospect of starting over someplace else was daunting and just impractical.

Coming home to face my wife and kids with the news was like watching myself from outside of myself. Without really realizing it, the corporate life had become my identity and the magnetic center of our lives. Family travel, or other events, hobbies, and many personal relationships were either subject to or driven in some way by my corporate role. All of a sudden it was over, leaving me feeling off balance and guilty. But my wife, Beth, and my kids were amazingly loving and encouraging, and



I RENAMED
MY MONDAYS
TO FUNSDAYS!



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helped me fend off the sense of personal failure. We sat on the floor and cried and prayed.

That began a journey -- scary yet exciting -- of facing a clean slate. I began seeking counsel and looking deeper into how God had uniquely wired me to find direction and new vision. With the help of wonderful counselors and coaches, some timely books, a supportive family, and God's faithfulness, I began praying new prayers, dreaming new dreams and finding exciting new relationships. I found a new "way to be" outside of the corporate world. My family reported they like the "new" me much better, as I relaxed into better physical, mental, and spiritual health. I had some confessing and repenting to do with how impatient and stressed I tended to be with them.

I began to see that my experience was not a personal failure or even that God was moving us. Rather, He was releasing us to a better and more impactful place. My corporate life died but new things were born. Beth and I had the privilege of helping launch and grow an amazing ministry to young men 18-25 called the Narrow Gate Foundation: www.narrowgatefoundation.org. I completed a masters program in woodworking and discovered my artistic voice in wood: www.mightyoakstudio.com. I launched a publishing, consulting and literary representation service: **Stoner & Associates**.

After 2 years of intentional seeking and growing, trying, testing, falling and getting up again, God led me and Beth to launch our main business, **eStudySource Inc**. It capitalizes on an exploding trend in publishing – downloadable digital texts and digital audio books. Our sites: www.eStudySource.com and www.eAudioSource.com, are leading providers of downloadable Bibles and books. We have partnered with e-Sword: www.e-sword.net, the world's most popular Bible software, with over 10 million users. We are the exclusive source for premium e-Sword modules. Our audio store provides the best Christian and inspirational audio content at the best price -- anywhere.

Dan Miller, a personal friend, wrote: "Phil found a new, innovative and fitting opportunity with even more potential for both time freedom and income than anything he had experienced in previous



I PLAN
MY WORK
AROUND
MY LIFE



positions. In place of the challenges of a traditional publishing house, his “store” is open 24 hours a day, 7 days a week, with no employees, no physical inventory, and no limits to expansion. He is using every bit of his background, his valuable relationships and his unique expertise. He is still in publishing and, more importantly, is still fulfilling his same mission and calling in his life.”

Phil Stoner

eStudySource Inc

<http://www.eStudySource.com>

<http://www.48days.net/profile/PhilStoner>



Dare To Do Great Things

Ed Finnerty

It all started because of a song. I'd heard this song many times and always appreciated the message. It's about a parent who is praying for a child. "I pray that God would fill your heart with dreams, and that faith gives you the courage to dare to do great things. May passion be the wind that leads you through your day and love give you roots, and help you find your wings."

We all want the best for our children and are willing to go to any length to help them achieve great things. We teach so many positive behaviors to our children, like saying "please", "thank you", "work hard in school", "be honest", and "do your best".

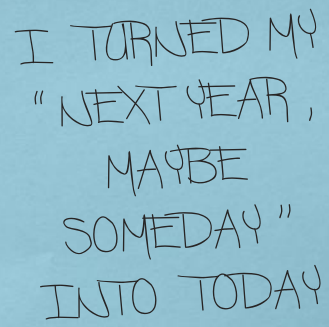
As a teacher, I was able to volunteer with our church children's summer program. One day, as I listened to that song, it hit me—as if God whispered it in my ear. A subtle, yet powerful question transformed me and brought focus, energy, and passion to my life. "Am I modeling for my children how to do great things?" "Am I modeling for them how to trust God enough by following my own passions and dreams?" "Was I in an area that God has gifted me, and was I trusting that He would help me to do great things?" The answer was no.

Over the next few months, I spent time trying to find out where I was passionate and talented and three areas stood out.

I love talking and working with money and numbers.

I love helping people move forward with personal issues and overcome weaknesses in their lives.





I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

I love being in a position to help people learn how to include God in the process.


Near the end of the summer, my wife and I signed up for a Financial Peace University class (FPU) at our church. It was then I started to pursue a few options about how I could help people with their finances. I'd already been helping friends and family with their finances for a couple of years and had taught a few basic financial classes at my church. While taking the FPU class, my desire to find a job in finance grew and I started to seriously seek God for his direction. I made several phone calls to financial companies and actually pursued a few options to find out more information. None of them gave me the freedom to be me and help others the way I envisioned.

Then I found it and took a step of faith. I became a Certified Dave Ramsey Financial Coach. It's been an incredible ride. My relationship with God has grown as I learn to better serve clients in the area of finances.

In April, 2008, I finished my training and opened my financial coaching business. As a teacher, I had very little background in marketing and sales. Convincing people that I could help them was awkward at first.

I finally got my first paying client in June. I spent about 15-20 hours preparing for that first consultation. I love providing hope and strategies to help individuals and families move forward in their finances and careers. To see a deep sigh of relief or get a word of appreciation from them ignites the fire within me. Many of them are saving 3-7 times the amount they paid. Simply by fixing their finances, many of them have saved their marriages. As Dan Miller and Dave Ramsey say, "it's a wonderful win-win situation for everyone."

As I enter my second year in business, I can see the benefit of the hard work. Taking Dan Miller's advice of creating multiple streams of income, I have three different streams of income for my business and a fourth one in the works. My wife and I serve a few new clients each month and will be facilitating several



48 Days to the Work You Love seminars throughout the year. I will also be presenting a financial workshop for area churches. Each month, I have been writing an article for the local newspaper, which will soon be turned into a small booklet that will be sold at my workshops and online.


It is amazing what was launched from a few verses of the song, “Find Your Wings” by Mark Harris. As my children grow up, may God help them to dare to do great things!

Ed Finnerty

Finnerty Financial Coaching

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<http://www.48days.net/profile/EdFinnerty38>



I PUT MY
MONDAYS UP
FOR SALE



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Coming Full Circle to the Work I Love at Age 40


Tina Tobin

As an MBA with a background in international marketing, I thought that I would return to the corporate world after taking a short break to stay home after my first son was born. That “short break” turned out to be indefinite as my second son was born sixteen months later and my husband’s job starting was re-locating us every few years. After 9 years of being away from the corporate world, I started making plans to start a website so that I could have mobility as my husband’s job continued to relocate us.

I came up with the idea for creating a website centered around helping women decide if they should love or leave the men in their lives after trying to convince some friends that they were wasting their time in relationships that had no future. Although I spent a lot of time researching and planning the site, the motivation to make LuvemOrLeavem.com a reality happened as I got closer to turning forty. The question “If not now, when?” seemed to plague me, and I knew that if I didn’t get started soon that I never would.

Creation of the site took several months of working with designers and programmers. I was able to launch several months after turning forty, which was my ultimate goal. Since its launch in May 2008, my site has been featured on Fox Business Network, and was a winner in Startup Nations Top 100 Home Based Business contest placing 5th in the Most Innovative category.

I like that I can use my education and marketing skills in promoting my site but the thing I love most about running my site is writing my blogs. I was a Communications major for my undergraduate degree, but once I entered the world of business I never thought that I would get to write creatively. Blogging has not only given me the chance to do the writing that I love, but it has helped me get tremendous exposure for my site. My blogs even caught the attention of Elle Magazine columnist and former Saturday Night Live writer, E Jean Carroll, with whom I now have a cross promotional partnership.




I DECIDED
TO EMBRACE
CHANGE



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I am glad that I decided to forge ahead and start my own business. It was very hard to give up the idea of going back to a career in corporate marketing where I knew I could make good money even working part time. I decided to take a stab at doing something that I love instead of what is practical and I'm happy that I made this choice everyday.

2009 brought about a move of my husband's job from Nashville to the San Francisco bay area, so having a home based business has turned out to be a blessing once again. I also launched a site redesign in January 2009 which added some new features for users and has brought a traffic increase of about fifty percent. We have also expanded into podcasting and video blogging, and we are working on a web show that will feature me and other female relationship bloggers.

By Tina Tobin

[LoveemOrLeavem.com](http://www.luvemorleavem.com)

<http://www.luvemorleavem.com>

<http://www.48days.net/profile/TinaTobin>



I
FIRED
MYSELF



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Climbing Down the Corporate Ladder

Derek Sisterhen

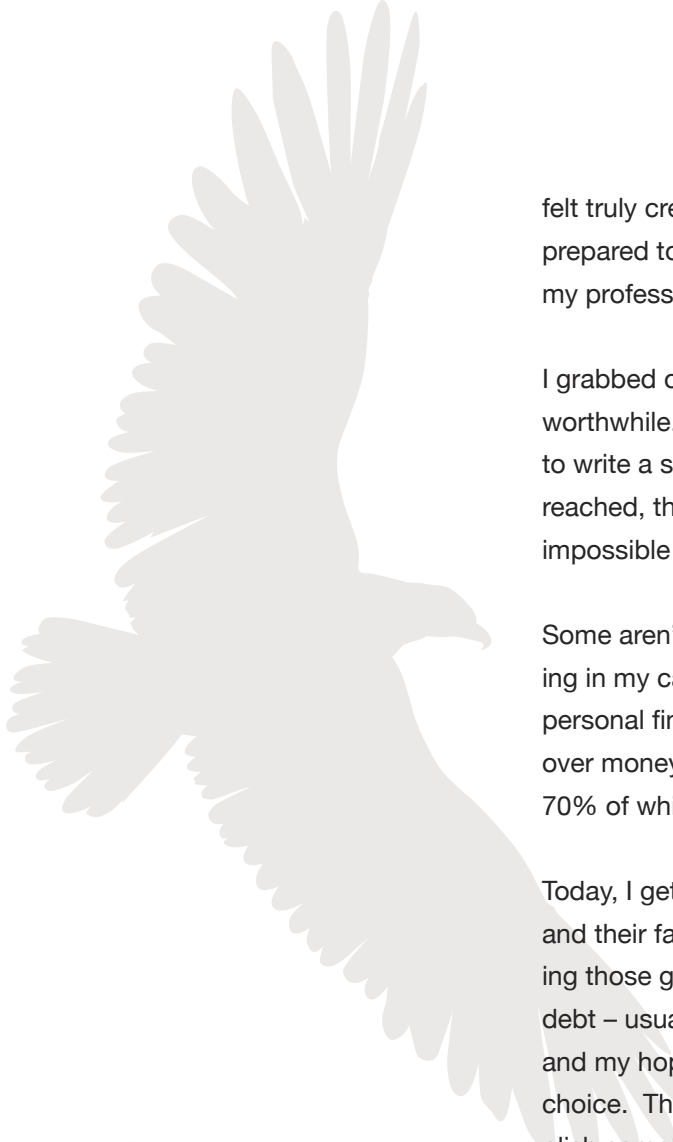
So there I was, sitting in my cubicle – part of the larger cubicle farm of a major regional banking company – realizing I didn't want to be there anymore. My goal of flying up the corporate ladder like some wunderkind was grounded after a mere six months; it took another three years to leave.

I was a bit of a nerd growing up and always had this interest in personal finance. The whole idea that money can actually work for you was intriguing. I even told my mom when I was a high-schooler that I wanted to help people get a handle on their money problems by providing them with real solutions. But then I went to a big college, studied business, and started trying to keep up with the high-fliers of my class who were destined to be all-stars of the corporate world. I left that dream of serving others on the curb. Besides, how could I make a living doing it?

I was promoted within the bank, and that promotion took me to a new city. In my new position I met a coworker who had recently worked with a Financial Coach to create a plan to get out of debt. I got his name and number because I thought it'd be fun to pick his brain. You know, just shoot the breeze about helping people with money problems. He invited me to observe how he coached his clients and to help him with a seminar. How could I know he'd wind up offering me a job?

The problem was this misdirected perception of security. "If I stay at the bank, I'll have that steady paycheck. I'm miserable, but it's a steady paycheck," I'd rationalize. "Plus," I reminded myself, "shouldn't I keep climbing the corporate ladder?" Through lots of discussion and prayer, though, my wife and I determined that "job security" is an illusion and the corporate ladder goes nowhere if you aren't supposed to climb it. I was driving myself into the ground spiritually and emotionally by avoiding what I

I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY



felt truly created to do. So, we agreed that the time was now, that time waits for no man, and we were prepared to endure the uncertainties ahead. Submitting my resignation was one of the happiest days of my professional life.

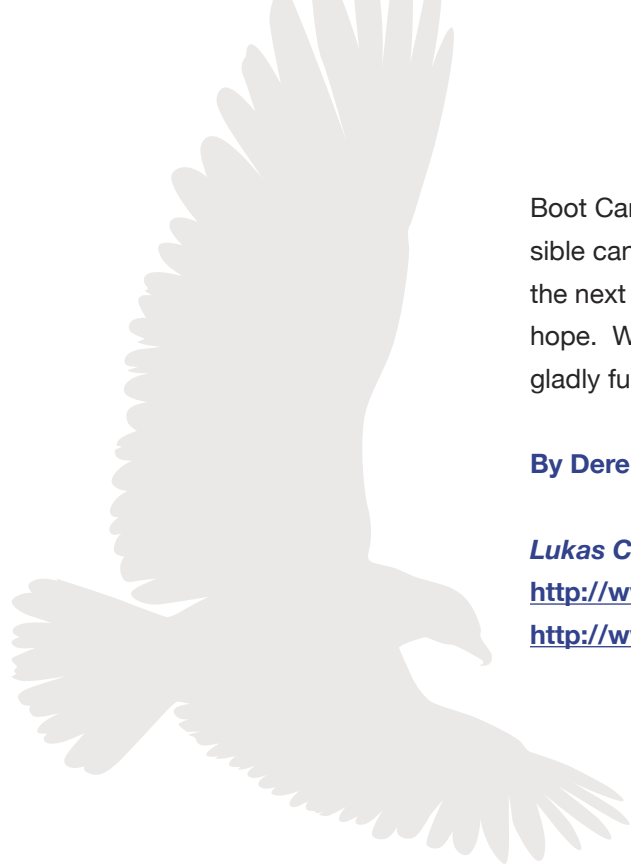
I grabbed onto this deeply rooted desire to help others experience the joy of accomplishing something worthwhile. It doesn't matter what goal someone sets for himself. Maybe it's to run a mile. Maybe it's to write a story. Maybe it's to start a business. Maybe it's to be a better spouse. As those goals are reached, the amount of energy, enthusiasm, and joy released from the spirit is uncontainable. Nothing is impossible anymore.

Some aren't always sure where to begin on the journey toward such great heights. When I began working in my calling as a Financial Coach I discovered that, in spite of my nerdy pursuits as a youngster, personal finance is about more than time-value of money formulas. It's personal. Marriages break up over money and whole families of people are affected. Kids learn financial habits from their parents, 70% of which live paycheck to paycheck. What an opportunity to serve.

Today, I get to work with individuals and couples every day who are reestablishing goals for themselves and their families' financial future. We create plans together that push them one step closer to reaching those goals every day. If they're burdened by heavy debt loads, I show them how to eliminate their debt – usually in 24 months or less. I don't teach any gimmick principles because gimmicks don't last, and my hope is that every client that chooses to be intentional about life and money makes it a lasting choice. The flood of energy, enthusiasm, and joy my clients bask in spills into my life when they accomplish something previously inconceivable – like paying off their last debt, beginning to invest for retirement and their children's college, or freely giving money away to others. It is constant affirmation that I'm doing exactly what I was put here to do.

So here I am. I'm looking forward to the days ahead as I continue bringing our Past Due: Money & Life





Boot Camp seminar series to businesses, civic organizations, and churches so as many people as possible can be equipped with the strategies of sound financial management. Likewise, I'm eager to meet the next person that requests a free consultation because that's another opportunity for me to share hope. What a blessing it was to climb down the corporate ladder and find the great need I could so gladly fulfill: helping others live on purpose and achieve all they ever hoped for.

By Derek Sisterhen

Lukas Coaching

<http://www.LukasCoaching.com>

<http://www.48days.net/profile/DerekSisterhen>

I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY

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Living in the Honeycomb

Landon Porter

Overview:

I am a freelance database developer who helps growing small businesses replace chaotic confusion with functional fusion with regard to business operations. I work closely with small business owners and employees to develop and implement custom data systems that allow people to work more efficiently and effectively, thus making the business a better-oiled machine, a machine that generates greater profits.

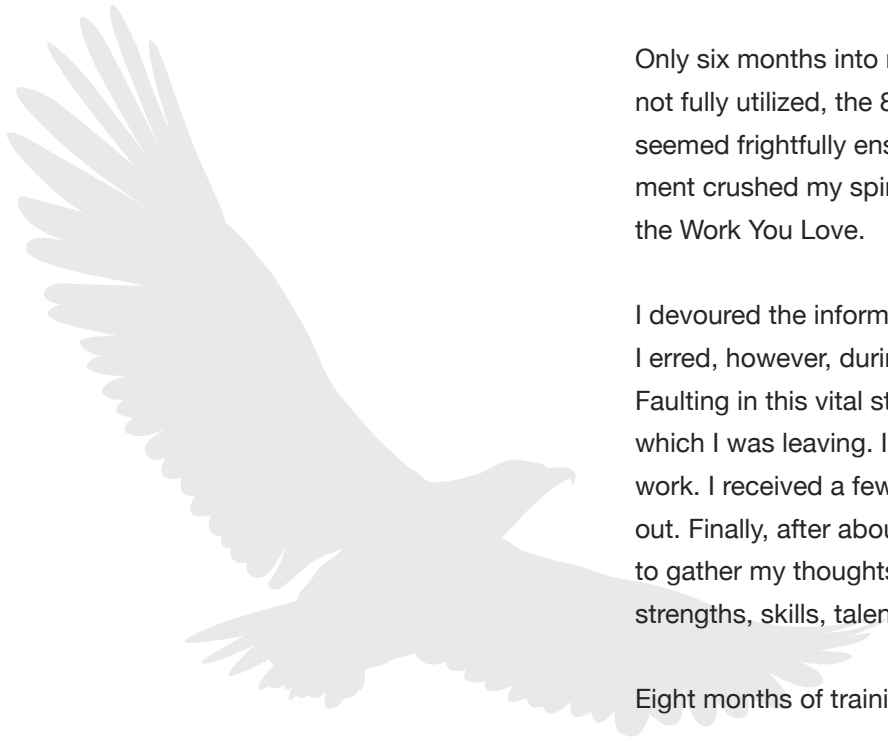
And I absolutely LOVE what I do!

I launched my business in April of 2008. Do you remember the spring of 2008? It was the beginning of the greatest economic crisis since the Great Depression, a crisis that not only persisted, but also worsened over the course of the next year until this day during which I write these words.

Contrary to market in general, my business not only grew during the “recession”, but it began to flourish about nine months post launch, catapulting me to nearly a 6-figure gross income level (2.5 times greater than my previous salary).

And consider this . . . before launching my business I had NO PRIOR EXPERIENCE WHATSOEVER as an entrepreneur, a business owner, or even a database developer/programmer. When I determined to begin a career as a self-employed database developer, I spent eight months developing the skills required of a programmer in my field and gathering general business wisdom and knowledge . . . all of which I did before and after my regular, corporate, full-time J-O-B.





Only six months into my previous J-O-B I knew it was not where I should be. My skills and talents were not fully utilized, the 8-to-4-two-weeks-vacation-someone-else- determines-my-income work model seemed frightfully enslaving, and the fluorescent-light-windowless-grey-carpet-cubicle work environment crushed my spirit. It was at this time when I came across Dan Miller's landmark book, 48 Days to the Work You Love.

I devoured the information and instantly put to work Dan's proven process to find the work one loves. I erred, however, during the process of introspection when I was to identify my passions and interests. Faulting in this vital step, I found myself applying for other J-O-B's that seemed oddly similar to that which I was leaving. I can attest to the fact that Dan's process of finding a job as an employee truly does work. I received a few employment offers within a couple weeks. Thankfully, none of the offers panned out. Finally, after about two months of searching for a job I didn't want, I went back to the drawing board to gather my thoughts and evaluate my position. It was at that time I was able to properly identify my strengths, skills, talents, passions, and interests and develop a work model that reflects these.


Eight months of training and voila! I am an entrepreneur doing what I love.

Challenges:

Though the business has been growing, nevertheless, many challenges are present. I'll outline two of the most prominent.

Keeping the funnel full – Perhaps the greatest challenge I face is keeping my funnel full . . . full of leads, full of prospects, full of future clients. Thankfully, my business doesn't require a large volume of clients because each job carries a relatively high potential of revenue: nevertheless, the business needs new and repeat clientele. When I have a big job or two during a given month, I find myself pouring my time and energy into billable hours to such an extent that I neglect to spend time in business





development, prospecting, marketing, etc. This model lends itself to a peak and valley income flow from month to month – one month will generate a large revenue volume (the peak), only to be followed by a much drier month (the valley) where I find myself frantically trying to generate new business. This challenge is great but I am taking steps each month to overcome this difficulty: steps that better prioritize my days and weeks to include more of a balance of billable hours and business development.


Developing Multiple Streams of Income – For the entire first year of business, my business’s income stream has been purely linear; that is, I work an hour and get paid for an hour’s work. This linear model handcuffs my revenue potential to the maximum number of billable hours per month (the absolute most billable hours, realistically, is 160 hours per month) and the billable rate (which is governed by the market – that is, supply and demand). Since I can’t increase the number of hours in a day, nor raise my billable rate to whatever sky-high limit I fancy, my income is capped with a linear income model. I have begun to take steps down the road of non-linear, residual forms of income. It is a difficult journey, mainly because the majority of residual forms of income with which I am familiar are information products produced by those who have many years of experience in a given area. However, I am certain that with a bit of creativity and ingenuity I can create and develop other successful streams of non-linear, residual income.

Landon Porter

Honeycomb Custom Database Solutions

<http://www.HONEYCOMBdb.com>

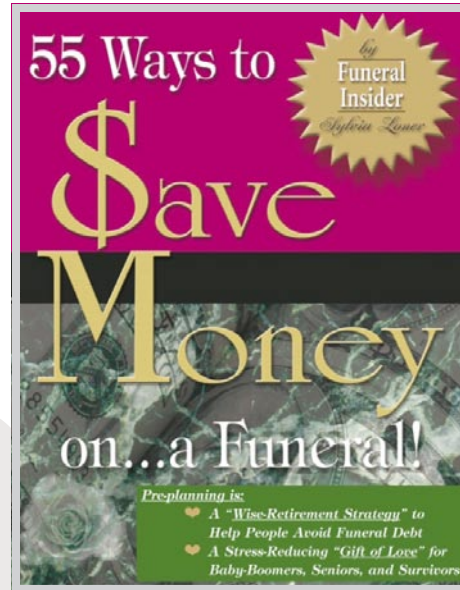
<http://www.48days.net/profile/LandonPorter>



I PUT MY
MONDAYS UP
FOR SALE

I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

Baby-boomers and Seniors Are Dying to Read this Book!



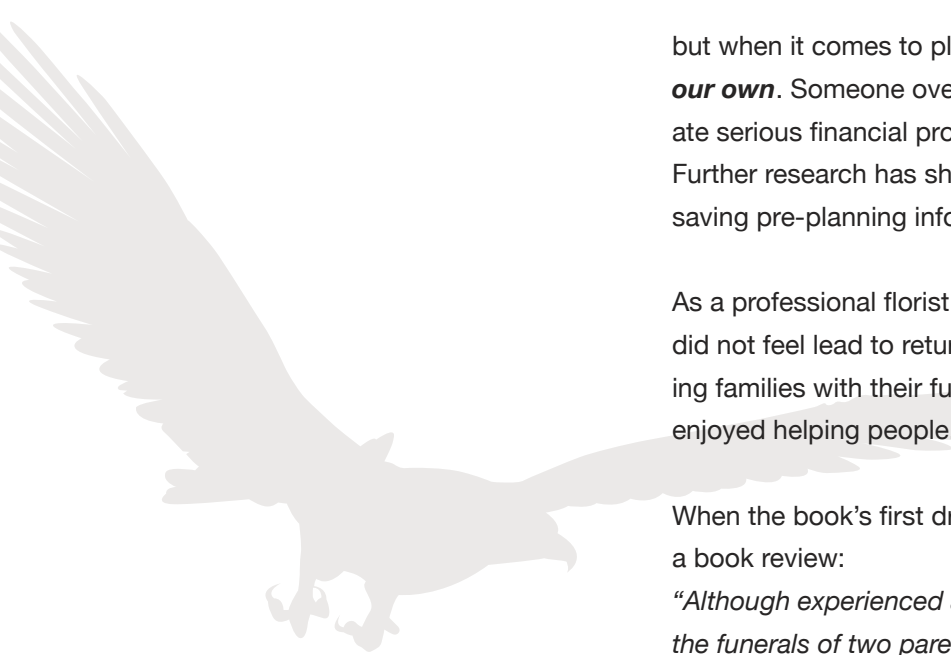
Sylvia Loner

Over three years ago, I was at a new career crossroad. Due to a company contract cancellation and a non-compete clause, my job circumstances were changing. Any job change could be quite stressful when you are approaching 50, yet new challenges were rewarding. Our family made my career change a matter of prayer.

I became aware of Dan Miller's career mentor program, and his book *"48 Days to the Work You Love,"* when I listened to Dave Ramsey. As I was listening to Dan Miller's Inspirational CD *"48 Days to Creative Income,"* I was inspired to write *"55 Ways To Save Money on...a Funeral!"* This specific book title just came to me because of an amazing **"God Moment."**

This totally surprised me, and honestly my next thought was, "Can someone even find *"55 Ways to Save Money on...a Funeral!"*" Two days later, using my background experience as a licensed Pre-need Counselor, I discovered there were more than 55 ways. This book currently features over 70+ unique money saving ideas.

My mission now is to help baby-boomers and seniors, who want to save Money on...a Funeral, have less stress and grief for their families. The three biggest things most of us will buy in our life-time are a home, car, and a funeral. There is an ample amount of information to prepare us for purchasing a home or a car,



but when it comes to planning a frugal funeral, **we are often left to make difficult choices totally on our own**. Someone overcome with grief should **NOT** even make major funeral decisions that could create serious financial problems for several years, but it happens every day! **Don't let it happen to YOU!** Further research has shown there are Eighty-four million baby-boomers and seniors need this money saving pre-planning information now.

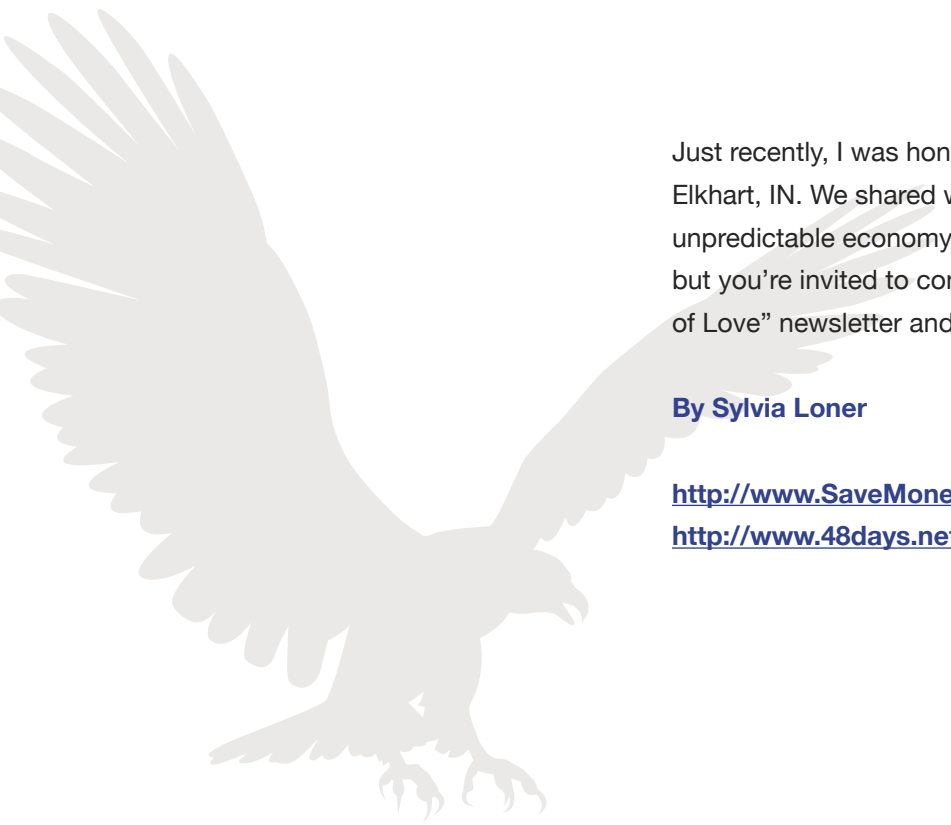
As a professional florist with a full insurance license, it wasn't that I did not have career choices; I just did not feel lead to return to either job direction. For several years I had worked in a funeral home helping families with their funeral and historical records. These records are required by law, and I had really enjoyed helping people.

When the book's first draft was done, I contacted Dan Miller. He was gracious enough to honor me with a book review:

*"Although experienced as a businessman, I found myself feeling totally ignorant and vulnerable with the funerals of two parents. I wish I had found **"55 Ways to \$ave Money on...a Funeral"** before those stressful occasions. I'll make sure my children each have their own copy. Funerals are always emotionally draining. Sylvia's material will reduce the stress so the occasion will be more about healing than financial details."* – **Dan Miller**, Author of: **"48 Days to the Work You Love"** and **"No More Mondays"**.

It has been a long process. Currently, I have an E-book completed with **"15 Ways to \$ave Money on...a Funeral!"** which were taken from the 15 bonuses in the original book. The printer has just delivered several cases of brand-new, yet very familiar books titled: **"55 Ways to \$ave Money on...a Funeral"** (large print). The next book in the series is now ready for release, the companion **"55 Ways to \$ave Money Planner/Organizer"** version. It will allow baby-boomers and seniors the opportunity to organize their retirement and funeral records professionally (using a 3 ring organizer and a fun 45 RECORD retro-look CD). In 2009, we plan to produce a **"55 Ways to \$ave Money on...a Funeral"** Audio-book CD version for busy commuters or those with vision difficulties.





Just recently, I was honored to be a radio guest on the Doug and Vincy show at www.WFRN.com in Elkhart, IN. We shared with their listeners several ways people could save money on a funeral in this unpredictable economy. What will become of this extraordinary gift from God? That remains to be seen, but you're invited to contact Sylvia Loner at www.SaveMoneyOnAFuneral.com to receive a Free "Gift of Love" newsletter and we'll find out together!

By Sylvia Loner

<http://www.SaveMoneyOnAFuneral.com>

<http://www.48days.net/profile/AskSylviaLoner>



An Answer to a Prayer

Vanessa Stewart


My journey to starting my own business started in 2004 when I found Dan Miller's website and started receiving his weekly emails. I had been a software developer for 17 years at this point. I really loved this work. But as the years passed, the industry changed and required more and more of my time. Also my priorities changed as I had two children now. I felt more and more torn between my family and the time that my job was requiring of me. I found that I was no longer enjoying my work.

I knew that my current position was going to be outsourced. It was just a matter of time. But instead of looking for a new position, I decided to endure the "known pain" as Dan calls it and wait for the inevitable so that I could take the severance package. I was officially outsourced in Sept. of 2005.

Shortly after that I found Dan's ebook '48 Days to the Work You Love'. What a wonderful new way of thinking about your work! It really got me thinking about what work God wanted me to do now. I started looking at my current skills and interests in the context of what work should I be doing next. As many others have said, being laid off was the best thing that ever happened to me.

During my time off, I was able to volunteer at my son's new high school. He was a junior and was being redistricted to a brand new school. I became the treasurer of the band boosters. There is a lot of work to do in a brand new high school to get the band program off the ground. I had always worked outside the home when my children were little. This was the first chance that I had to volunteer a lot of my time and I loved it.

I was never bored during my 10 months of unemployment. I used this time to really look deeply at



I PLAN
MY WORK
AROUND
MY LIFE

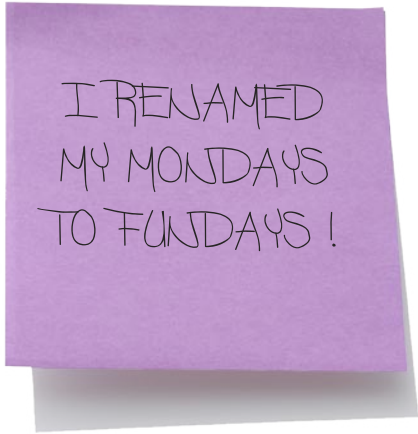
myself and contemplate where God was leading me. But I had not figured this out yet when finances forced me to go back into the corporate world to a job that I did not really like. But it paid the bills and I was good at it. I figured that I would continue my soul searching for the work that I loved.

Then one day in Jan of 2007, my husband and I attended a Home Show. We were thinking of selling our house and his mom's and building a new house with a mother-in-law suite. We saw a demonstration of a home based business opportunity while there. The person was demonstrating silk screening and pad printing. Silk screening is a process used for making t-shirts. Pad printing is a process used to print on pens, coffee mugs, etc. When I saw this, a light bulb went off in my head and I immediately knew that this is what I was looking for. This is what God had been preparing me for. I had contacts with the schools from my recent volunteer work in getting the new band program off the ground. Because I had been treasurer for 2 years, I knew exactly what some of my competitors sold t-shirts and school spirit items for. I knew that there was a demand for the products that we would be selling.

I never thought of myself as an entrepreneur. That has always been my husband. He was surprised to find that I really wanted to do this business. It was a little scary because it was so unlike me, but I was sure that this is what I should do.

The cost of starting this business included lifetime marketing and business support. They have an excellent online message board for members to share and help each other. It is like 212Connection except specifically for printers. This was great since we did not know much about the printing business. After much prayer and research into this business, we jumped in with both feet, bought the business and decided not to build a new house at this time.

We have grown this business by word of mouth. This worked well for the first 2 years while we learned about the printing industry and running a business. We are now ready to take it to the next



I RENAMED
MY MONDAYS
TO FUNSDAYS!

level and really make the business grow this year. I want it to be the soul source of income for my family. I know that I can make this happen....one small step at a time with guidance from God and my friends at 48Days.

By Vanessa Stewart

Answered Prayer Printing, LLC.

<http://www.answeredprayerprinting.com>

<http://www.48days.net/profile/VanessaStewart>



I'M LETTING
MY LIFE
SPEAK

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Handmade sells!

Sheila Gonser

I was intrigued the first time I heard Dave Ramsey mention Dan Miller and his book, **48 days to the Work You Love**. I was a new mom and staying at home with my daughter, not bringing in any income for the first time. Finances were tight, but we were more than making it, we were on our way to Financial Peace; getting out of debt and saving like crazy people. We didn't need the extra income, it would just be nice to contribute, and of course it would accelerate our financial goals.

My husband and I always thought it would be nice for me to be able to work from home in some way once our daughter was born. Before having our daughter, I worked in the telecom industry, specifically trained in travel. There are lots of ways to work from home in that industry, just not a lot of ways to work for yourself and work on your own schedule. We brainstormed what areas of expertise I had, thinking maybe of setting up a website and becoming an info-preneur, earning money through your established referrals and affiliate links. There was already so much out there in my areas of interest.

While spending time thinking through and researching my options, I began an early morning paper route. Most people thought I was nuts! But, in addition to the extra income, I enjoyed the benefit of the exercise, quiet time alone each morning, and the opportunity to listen to LOTS of encouraging audio material. I spent mornings listening to Dan Miller's 48 Days podcasts and The Dave Ramsey Show. Hearing stories of others finding the work they love inspired me. I realized I could do better than just a paper route for extra income!

Around the same time, a friend of mine had recently set up shop on an online marketplace called Etsy.com. Etsy is a website for buying and selling all things handmade. I had been making handmade cards as long as I can remember. People always love to receive them, why couldn't I set up shop and start selling them? With my husband encouraging me 100%, I decided to go for it.

I OVERCAME
A BAD CASE
OF THE
MONDAYS!

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I set up shop on Etsy.com in August 2008 and started working on my business model, ideas and other details. I started making cards for inventory rather than just for personal use! Because of some difficult family issues in the fall, I wasn't able to get the website up and running as a business until late 2008. I'm happy to say now that I have a fully operational website/business selling handmade cards online with a few prospects of selling them locally as well.

My sales aren't skyrocketing yet, but that's ok. I get from the Etsy community what I put into it. Because I'm not listing new items all day, I don't get as much exposure in the community itself. This is exactly where I want it to be. I already have a full-time day job – my beautiful and wild toddler Katelyn. I want to build a solid foundation for this business that I hope to grow in years to come. I have to remember that starting slow is ok, especially since my family is my first responsibility.

Handmaking cards, invitations and notecards is work that I love for many reasons. I have a creative “energy” that needs to be released in some way, why not make it something I profit from? I have a desire to share the special gift of a handmade card with people everywhere. For those who don't have the time or resources to create them, I make them available. Lastly, as the mother of a small child, I am thankful that it is a job I can do from anywhere and put as much or as little time into it as I have available that day.

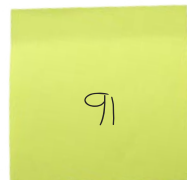
Though setup and startup were time-consuming, I'm thankful everyday that my husband was my biggest encourager to start this business. I'm thankful for the encouraging advice and stories I've heard on Dan's 48 days podcast, and those I've read on the 48 days website as well. I'm thankful for the opportunity to create and do something I love in my “spare” time and to build a business that will someday contribute to the income of my family while allowing me the flexibility I need to be at home to raise a family.

By Sheila Gonser

The Paper Flower Shop

<http://www.thepaperflowershop.etsy.com>

<http://www.48days.net/profile/SheilaGonser>



You can do this!

Ted Yoder

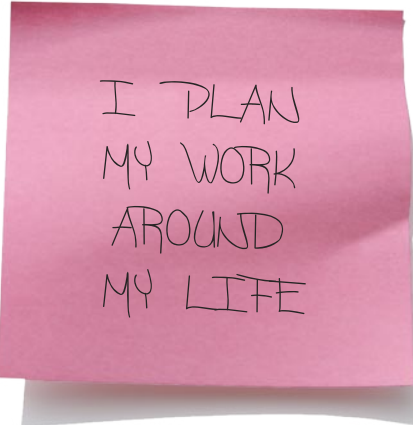
Ever since we began dating, my husband and I have had a dream of seeing him launch a full time career in music. His talent for learning musical concepts and composing is very pronounced and so we entered marriage with great hopes of seeing this work with music take off. Various part time work kept him using those musical skills but we never had all the right elements in place to make a full time go of it.

Somewhere in those early years of marriage we began to believe that Ted was going to have to live two lives, with a “real job” that paid the bills and a music life that was just for fun or ministry. Suddenly, 6 children and 10 years later, we realized that Ted had very little room in his life for music and that somehow the goals we had when we began life together were constantly being pushed aside. Some of that time God was helping us to grow in the character necessary to live a godly life as a family while launching a business from the ground up, but some of that was also us caving in to the many voices saying, “You can’t do that! It’s irresponsible- how are you going to feed 6 children playing music?”

Then Ted began thoroughly reading Dan’s book No More Mondays and began to ask new questions. Questions like, “Is it really okay for me to go for this just because I want to? Am I being a good steward by sitting here NOT using these musical talents? Is there anything wrong with wanting to change careers for something that I would have FUN doing?” The more we talked and read Dan’s book and the book of Ecclesiastes, the more we began to find it ridiculous to continue on a career path that Ted had no interest in. He cared nothing at all for what he was doing 45 hours a week except that it paid the bills. Could he really in good faith continue putting that much of his time into something that did not matter to him?

So in November of 2008 Ted left his current line of work and took a part time job in sales so that he would have the time necessary to plan and begin a full time business using his musical skills.

He went through Dan’s personality tests and began to evaluate what his



I PLAN
MY WORK
AROUND
MY LIFE



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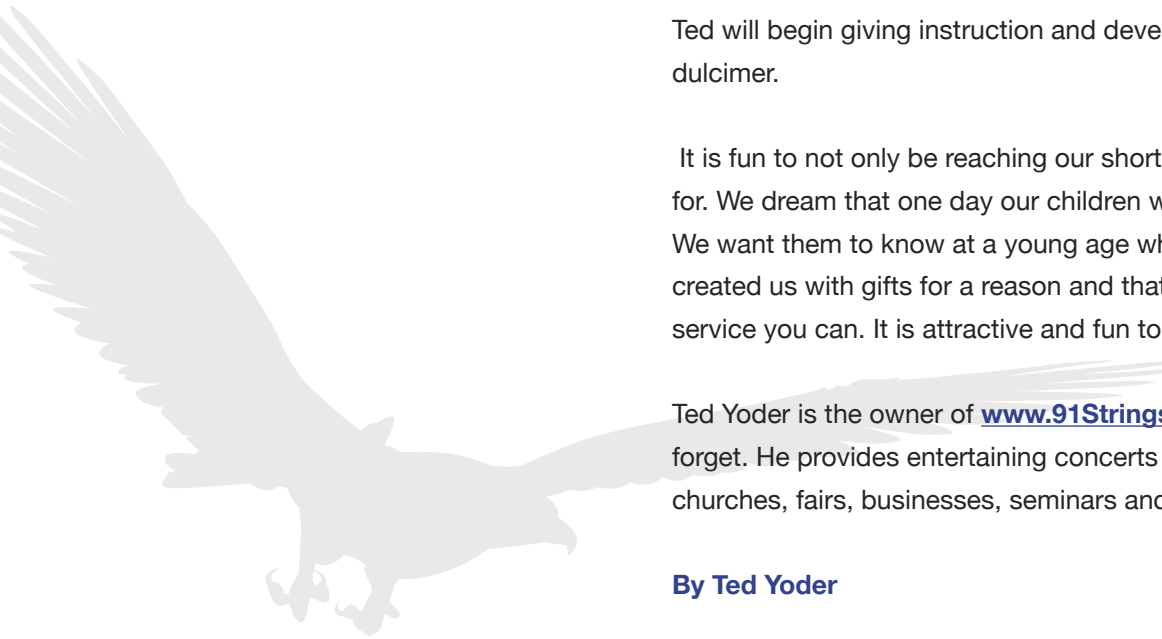


strengths, skills and natural abilities were. It was fun to see on paper what we had known all along about Ted's motivations and giftings. For the first time we began to make our business plans with a new understanding of what Ted would be good at and motivated to do. Dan's material has helped us battle through the many difficult discouraging times and also to do as it says in Luke 14. "For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?" We now have written plans about where we want to go and then practical plans for how to reach those goals. Dan's materials have given us practical steps to take to help us get to where we want to be, but I think an essential element of the success in his material is that in all his communications we hear the cheering voice of someone who has gone before us saying, "You can do this! You can glorify God while you do this and you can do it well!"

Do you remember the SNL skit with Chris Farley? The one where he "lived in a van down by the river"? We have always thought we would have to be willing to go to those extremes if Ted was going to pursue a career in music. Now, with the motivation of honoring God while performing excellently, we are beginning to believe that God will also enable us to make income that adequately feeds and houses our family. Imagine that! This has been a huge paradigm shift because now in our minds it only makes sense that a man will excel and produce to maximum ability when he is doing something he actually WANTS to do! It is so stupid to tell a man he needs to stay at a job he hates just for the money. Money is not enough to satisfy what we were made for!

So here's where we are at today. Ted plays a very beautiful instrument called the hammered dulcimer and right now our business centers around his performance on the dulcimer. Over the last year he has learned a ton about performance, booking, planning, developing a repertoire, networking through podcasts, emails and newsletters, and website development. In the fall of 2008 we launched a website featuring his performance as an artist and began laying out the plans for developing more public relations materials and recording a CD. We are now only 2 months away from releasing his first EP featuring the hammered dulcimer. We are so excited to be spending our energies on work that matters to us and brings joy to others! Ted is regularly booking concerts at local venues and festivals. Eventually our business plan broadens to include dulcimer festivals and workshops where





Ted will begin giving instruction and developing teaching materials for students of the hammered dulcimer.

It is fun to not only be reaching our short term goals but also to have new things on the horizon to reach for. We dream that one day our children will become part of our ventures as their talents come to light. We want them to know at a young age what we have struggled to learn in our adulthood: that God has created us with gifts for a reason and that when you pursue work you love you are doing Him the best service you can. It is attractive and fun to see people loving what they do and doing it well!

Ted Yoder is the owner of www.91Strings.com, a company devoted to bringing you music you won't forget. He provides entertaining concerts on the hammered dulcimer for libraries, nursing homes, churches, fairs, businesses, seminars and weddings.

By Ted Yoder

91 Strings

<http://www.91Strings.com>

<http://www.48days.net/profile/TedYoder>



I
WORK
FOR
LOVE



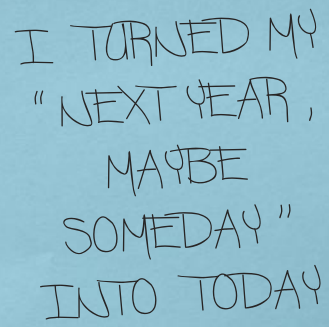
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<< PREV



NEXT >>



I TURNED MY
"NEXT YEAR,
MAYBE
SOMEDAY"
INTO TODAY

Stick to it - no matter what!

Kris Harty

My journey to a No More Mondays' lifestyle was not intentional. I simply needed a purpose to stick around on Planet Earth.

Before it ever dawned on me there were options in supporting myself, I had worked for 15 years in sales positions and sales support.

The turning point was a handful of years ago. I was facing my seventh surgery. I was tired, and tired of the life I lived. I'd had rheumatoid arthritis for 30+ years, and I wasn't yet 40. At that time, I only saw how arthritis limited my options. It seemed that all life was about was surgeries, saying goodbye to people I loved, and working in jobs for which I didn't feel much passion. I asked God to take me out during surgery or give me a reason to stay.

I am now a Perseverance Expert, and I own my own company. The message I deliver inspires audiences in their own professional and personal lives to Stick to it - no matter what! I share my message primarily through inspirational keynote speaking, Stickability Coaching, and writing.

This is the calling God placed upon my life. It allows me to make a difference in the world. I now see that God gave me, and got me through, the first four difficult decades in life so that the second half of my life can now be used to inspire other people in their lives. This is the work I am passionate about and love. It's my reason for being.

Shortly after I asked God to give me a reason to live, certain people and situations began being placed



in my path. One such experience was signing on with a particular career counselor, who immediately said he knew what I should be: an inspirational speaker. Because I was terrified of speaking in front of groups, I ignored the suggestion for a year. However, I did mention it to the ladies in my Bible study. One happened to be on the women's retreat planning committee and asked if I would speak at the retreat. I knew I couldn't say no. I asked God to get me through it. He did – and I received an outpouring of positive comments and encouragement to continue sharing my story. After that, I sought out experience and knowledge in the craft of speaking, and began learning the business of speaking, coaching, and writing.

There was an abundance of challenges to overcome in beginning my business. The greatest obstacles were those of the mind – my own and other people's. Who was I to think I could create and run a business that would support me? No one in my immediate family was an entrepreneur. I was raised to believe that there was security in working for a company. However, I was finally realizing that my income was being limited by others and their perceptions of what I could and could not do. Fear ruled my mind: what if I tried it and it didn't work? What if I wasn't smart enough or talented enough? What if it failed and I again had to work for someone else's company? I realized I needed to surrender it all to God and let him direct my steps; let him provide the energy to keep me going while getting my business off the ground; let him work through me.


Going forward, in five years, I envision establishing at least one foundation to encourage others to persevere through their own difficulties. In between, and beyond, I see an abundance of opportunities where I am honored to spread the message of hope and perseverance in overcoming obstacles; a message sorely needed in today's world.

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I PUT MY
MONDAYS UP
FOR SALE



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(Be sure to check out the video on his profile page.)



I
FIRED
MYSELF



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I THREW OUT
MY TV & FOUND
TIME TO
CREATE MY OWN
REALITY

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I FIRED MYSELF

MY WORK FITS... AND LOOKS GOOD TOO

I DECIDED TO EMBRACE CHANGE

I GOT PAST MY SECOND

I TOLD MY MONDAY TO "STICK IT"

PUT MY DAYS UP FOR SALE

I FOUND THE WORK THAT FITS ME

I'M LETTING MY LIFE SPEAK

I WORK FOR LOVE

I "NEW YEAR," MAY SOMETHING INTO T

I RENAI MY MON TO FUN

I PLAN

I GAVE AWAY MY MONDAYS

SUCCESS IS NEVER AN ACCIDENT

I OVERCAME A BAD CASE OF THE MONDAYS!

<< DREV