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## ARE YOU LIVING THE GREATEST LIE?

Have you ever felt that your life was a conveyor belt of ...

Go to school, graduate, get a good job with a good company, accumulate retirement savings, and use these to do everything you'd ever wanted to during your retirement?

If that's what you've grown up expecting you may be in for a big surprise. Only 5 people in 100 who follow this route can look forward to a comfortable retirement. Are you shocked?

That means a whopping 95 out of 100 hardworking people who try to follow this route are going to have to rely on inadequate pensions, social security, and family assistance to live out their golden years. Not a happy picture.

Just take a look in your community to see how few retirees are financially independent. If you know any that are truly financially independent then you'll probably find they did it on their own.

So, if you want to want financial independence what are your options?

You could pray that you'll be one of the 1 in 180 million people who hits the lottery or you could inherit a fortune when your aged maiden aunt checks out. Another way could be a life of crime, but I warn you that your chances of reaching retirement age, let alone enjoying it, are really slim.

In reality there's just one way you can ever be financially independent..

You have to do it on your own.

I've just read some fascinating statistics about age and self-employment:

"According to recent studies 22 percent of men and 14 percent of women over 65 are self-employed. That's compared to just 7 percent for other age groups. According to a Vanderbilt University study the number of entrepreneurs in the USA age 45 to 64 will grow by 15 million by 2006. That's compared to a 4 million decline for entrepreneurs age 25 to 44."

And: "Self-employment among American workers increases with age, with the most dramatic jump occurring at age 65."

Don't worry help is at hand. With the advent of the Internet there's a whole new world out there, and, most importantly, it's a level playing field. (Finally I can say it...Size doesn't count). There are more than 500 million consumers out there and with a good plan, you can learn to build your financial independence with your own online business.

Before you say "I can't do it" let's chuck out some of the most common reasons people give for not wanting to start an online business:

Objection #1: I'm not smart enough to have my own business.

This is unlikely to be true. Successful businesses are run by people with vastly different capabilities. Running your own business is about solving people's problems and not about how smart you are.

Objection #2: I don't have the time it takes to start or grow an income source online.

Unless you're already working 80 hours a week, you can probably find time to start building an online business. You'll probably need to find 2 hours a day (14 hours a week) to successfully build your business. (Not too much is it?). It's really all about organizing your time. How about using your commuting time to record ideas for a business?

Objection #3: I don't have the money it takes for a new business.

The cost of starting your online business needn't be expensive – certainly less than starting a real world business. I've managed to get going for about \$500, but believe I have wasted some of that.

Objection #4: I'm not an expert at anything.

No matter what your background there's probably something you know that somebody else doesn't. That makes you an expert to the other person. Just do some research and before long you'll find that there's something that you can teach others.

Objection #5: I have nothing to sell.

There are two parts to an online business a product and people wanting that product. You can sell other peoples products (just like real world) if you know what people want.

Objection #6: Someone is already doing what I want to do so it is useless trying to compete.

Of course other people are already doing the same thing but that's true in the real world too. Just do it better. If there aren't others doing the same thing you probably can't make money out of it. Competition shows that there is a market for your product/idea.

Objection #7: The only people making money are people telling others how to make money.

When you start on the Internet Marketing route you're desperate for information and in finding it you sign up with everyone offering to help you – these are the guys (and girls) offering their services as business advisers. They are not the only businesses on the 'Net but they are the ones you'll come into contact with first.

Objection #8: I've tried plenty of business opportunities with no success -- it's just not for me.

Maybe it's not, but chances are, your failure is from chasing different business opportunities, instead of building your own business from the ground up.

Objection #9: I'd need a top search engine ranking to get anywhere and that's almost impossible.

Search engine positioning is not the be all and end all. There are other ways to find traffic and customers.

Objection #10: I'd need a big advertising budget to get any results.

That's simply not true, the 'Net is the perfect place to do business with a small budget.

The greatest lie out there today is that, if you get a good job and slave away for 40 something years, your retirement years will be golden.