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# Warning! This book tells it like it is and cuts all the fluff out. If you are not open to changing your life for the better don't read this!

### FORMULA 500

By Ryan Stewman

#### **Background**

So first off let me get this out of the way. If you are looking to make it big in your industry this is a serious book for you. If you only "think" you "want" to make it big then you probably will be offended by this book. I'm going to get you to call yourself out and hold yourself accountable. I'm going to make you think about what your worth in your industry really is.

After you finish this book you may be mad because I cuss, tell it like it is and point your blind spots out but when it is all said and done don't get mad at me;-) Look at it from a positive side. When you finish this book, you'll know what to correct and how to do it. Then all you have to do is take action, implement and keep growing!

Here is where my story begins: I had worked as a loan officer and real estate investor for 6 years in 2008. I had a really good long run. I was making great money, I was helping people save money or buy a home and creating winning relationships one after the next. THEN the so called mortgage meltdown happened. I have actually been to a mortgage office on pay day and not been paid and the locks were changed. That scared the hell out of me. Here I was making good money but I only had one source of money – my job. I realized that I was one of the fortunate ones because most of my fellow salesmen were not as diligent with their savings plans as I was. In other words they spent their money like it was always going to be there and most of them thought that way.

I was also fortunate enough to get another job almost immediately and move my pipeline of loans over so it was like I never skipped a beat but not everyone was as blessed as me. Around Dec of 2008 long term mortgage rates like a 30 year fixed dropped overnight from 6.5% to 4.5% and that sparked this huge mortgage refinance business boom. That was great but the guidelines to getting a loan kept getting hard and harder for the clients to meet and my frustration levels went through the roof of the Empire State Building.

Times changed to where you have automated machines making loan approval decisions based on computing terms and not common sense. It kept millions of people from taking advantage of lower mortgage rates and saving money. My job sucked. The clients hated me after I would have to deny their loan.

The money was good but the job was making me miserable. I had nowhere to go. This was the only line of work I knew how to do. (or so I thought at the time) So I was once again stuck with one stream of income. I often wondered what would happen too when the interest rates went up and the loan guidelines were still that hard to meet. People will jump through hoops for 4.5% but they won't bust a grape for 7%.

In May of 2010 I was still doing loans and I called an old realtor friend of mine to take him to lunch to talk about business. He accepted and when we met I asked him how his business was. He said real estate is going a little slow but he is blowing up the internet. I was not sure what he meant and when he started explaining it I could see the fire in his eyes. This guy was a heavy hitter in real estate and he was even more excited about the internet. He told me what kind of money he was making and how to do it and it blew my freaking mind.

I have always been coachable so I asked him to teach me. I told him I would pay anything (and he charged me) but it was well worth the investment.

I originally incorporated his teachings into my mortgage business. It exploded my loan business so much that my checks were bigger than the president of the mortgage company. You would have thought the president would have liked that but not so much, EGO is a bad thing. We will get to that later. It caused friction between the two of us. I wanted to move on so I started taking the same techniques and implementing it in other industries for myself. MLM was the first. For those of you who don't know what MLM is, it is Multi- Level Marketing or Network Marketing. If you are not in a MLM or using it as a form of passive income you should look into it. It is an easy and great way to earn extra money. We all need more than one source of income.

The MLM money started to pile in pretty good. And one day it surpassed my mortgage money. So I left the mortgage industry to be full time MLM. BUT I had way too much time on my hands and I wanted to keep busy. I started using the same techniques again in online businesses. And then at that very point I knew at that I was a fully fledged entrepreneur. Learn how to spell that word "entrepreneur" because it will be your new favorite word after reading this book.

#### Are You An Entrepreneur...Really?

Here's the *MILLION DOLLAR QUESTION* of your life. "Are you an entrepreneur?" Ask yourself that question out loud right now. If you answered "no" that is ok, at least you are honest, if you answered "yes" then let's take a look at that.

Are you an entrepreneur because you are in a MLM, Real Estate, Mortgages or some other sales job?

Here is how Wikipedia defines the word: An **entrepreneur** is a person who has possession of a new enterprise, venture or new idea and is accountable for the inherent risks and the outcome.

Just because you are in sales or marketing does not make you an entrepreneur. If you do the same things as everyone else chances are you are not an entrepreneur. Notice the blatant use of the words "accountable" and "risks". Are you an accountable person? Do you take risks? Not risks like running across the street while a car is coming, but more like running at the car making it swerve to miss you or even hitting it head on!

Risk takers run the world. Every successful person in the entire world took a huge risk to get there. They risk their ego, reputation, life and public opinion to life and limb to attain success. That my friend, is the thought process of a real entrepreneur.

See, just because your boss, broker or upline says you are an entrepreneur does not make it true. When people ask you what you do for a living, do you say "I'm an entrepreneur"? Or do you tell them what you do for a salary or for "work".

To be an entrepreneur you have to think like one. I'm going to let you into my mind here and how I process thoughts. It is not for everyone and not even everyone can do it but it works 100% of the time.

See I take risks like 1 every hour or minute. I have risked my family's financial security. I have risked my reputation and people's opinion about me. I have even risked my own life (but that story is for a whole other book).

I'm willing to take risks for these reasons. A risk holds me accountable, I love a challenge and I know in my mind that I am a BAMF. I don't say that to be arrogant or haughty but I say it to prove a point about my confidence levels. If I don't feel that way about myself how can you think that way about me?

So I hold myself to be intentional. I'm not just writing this book from memory I have a strategic set of plans for the layout of it. I treat my life the same way. Now, I am as ADD as anyone, so your excuse is off the table. I am also an extremely busy person so the "I don't have time" crap has got to go too.

So every day this is what I do to take hold my life and make sure am taking the right risks and actions to be successful. I wake up at 6am. I thank God and roll out of bed. I let the dogs out and go straight to my office (well that is a lie; I take a long pee after rolling out of bed. TMI?)

Once I get in my office I read my bible and take notes. I read the proverb of the day and one chapter of whatever book of the bible I'm in. If you are not religious no worries, read a book and take notes for 20 minutes every morning.

I then get on my email, the web and my social media sites to see what activity has gone down. I see what needs to be done make a list on my daily planner next to my bible notes and plan my day. As soon as I'm done planning my day, I go to the gym for a 2 hour workout.

This puts me back at my place ready to go by 930a.m. I get started on my to do for the day list and I do not quit until they are all done. No excuses, no whining, no regrets.

I risk ridicule, rejection and people avoiding me but I do it consistently. When I look myself in the mirror and ask myself "was your day productive? Would I hire me?" I can honestly answer "yes" every day.

There was a quick snapshot of how my brain works and how determined and stubborn I am. But you must know if you are going to be serious and make serious money you better be willing to risk it. Risk/Reward not Reward/Reward.

So ask yourself if you are an entrepreneur. If you still answer "yes" kick ass! But if the answer is now "no" that's even better if you are coachable. I am going to help you on your journey to become one.

#### **Affirmative Actions**

I shot a video on how to do daily affirmations you can see it here <<<u>Watch Video>></u> Take a few minutes and watch the video and then we will dig in a little deeper. Oh, and make sure you share the video, don't be stingy!

Notice in this video I am just as energetic as a person can be? Well for one people used to call me "The Energy Producer" so I have to be energetic but the real reason is because energy and excitement are magnetic and contagious. If I did a video talking like Eore from the Winnie The Pooh Show you would be bored and not aspire to be anything like me. Instead I come across all pumped up and at the same time you get pumped too.

Notice the intro music was not symphony music it was a catchy rock tune. From the opening shot I am trying to get the viewer rocking. Energy is contagious there are two types of people in the world. "Energy Producers" and "Energy Demanders". Think of it from an oil perspective which side would you rather be on? Once I energize the viewer, the goal is for them to energize someone in their sphere of influence and so on.

You can bet this one thing, I looked myself in the mirror and did my affirmations before I got in front of the camera. I practice what I preach because I know it works and it is the very reason for my success.

In the video I speak about what you really want from life. Not "things" but experiences. My affirmations don't consist of "I will drive a Ferrari" they consist of "I will influence a nation of people to take action" the Ferrari is just the bi-product of getting people to take action. But Taking action is the core or better yet the foundation to which all the "things" we want will be received through.

A wise man told me once "the hole you give through is the hole you receive through" Think about that for a minute. It is very relevant and wise. You have to give to receive and the law of reaping and sowing is universal. If you sow seeds of affirmative success over your life you will reap fruits of success in due season.

So start talking to yourself (it's ok, just tell the loony bin I told you to do it) it works. Control that lurking voice in the back of your head. Program it to think always on the bright side. The only way I know to do that is by looking myself in the mirror every day and telling *ME* that I am awesome and my options for opportunities are unfreaking believable.

You have two ears to hear. They hear everything, even the things you don't think you hear. Are you married? Has your spouse ever told you something and you nod in acknowledgment but you can't recall a single thing they said? Ever been in a business meeting and find yourself completely day dreaming about being on a flying carpet ride with Jennifer Aniston but your ears heard the whole meeting?

Language is the only thing that separates us from animals. You have the ability to speak a blessing or a curse over you and others. It is all about how you speak starting with yourself. Do you let that little judgmental voice knock you down when it talks or do you stay AWARE and control it?

Speak blessings over you and those around you. Positivity, just like energy is contagious. It's the butterfly effect but without Ashton Kutcher and the drama.

I must warn you though. As you get more confidence in yourself others will think you are arrogant. Do not let your EGO take too much control. Simply continue to be nice and speak blessings over them and in the long run you will be surprised to see who begins to follow you.

So starting right now before the next chapter go write down the 10 things I talked about in the video and sign your name to them. Then walk in front of the nearest mirror and tell yourself what you wrote and mean it. Make this a normal part of your routine every day. When someone tells you "no" or is negative about you, all you have to do is tell yourself "that's not true" it is how we are wired as humans and it works. I know it sounds hokey

but there is that judgmental voice again. Get over it don't knock it until you try it. It worked for me.

Take action on this now here is a great taking action song. << Very Motivational Song Video>>

#### **Battle Strategies**

Ok we have talked about working on YOU now let's talk about working period. If you are an entrepreneur and a business minded person then you must have infrastructure. I cannot stress to you how much damage "winging it" can cause. You could lose money, time and contacts if you do not have the proper game plan.

It does not have to be super elaborate (but it helps) but you need to make a business plan, sign it, read it 3 times a week (at least) and hold yourself accountable to it.

Here is a video of one of the best strategies I have ever used. This works online and off. Watch this video and then we will go into battle plans for your business. <<\Watch Video>>

Did you watch it? If not don't take short cuts watch the video then come back right HERE and begin.

Ok now that you have seen the video you see how easy it is to get referrals and that is definitely one of the main strategies you should use in your business. There is a proper way to do referrals and if you present yourself as a business person and an entrepreneur they will respect you and be willing to give you referrals because they know you are respectable and will be respectable to their friends and family.

Now let's get in deeper. If you are afraid to video market then slap yourself in the face and get that piece of paper I had you fill out with your affirmations on it and get in front of the mirror and read it to yourself again. Continue to do this until your confidence is up. When you are ready come back here.

Video marketing is a cool tool for millions of reasons. First reason being you get to watch yourself as a third party. This is a way to really judge yourself and grow and improve. If you ever stop growing, you wither away, remember that.

The biggest part you need to know about video marketing is that we have been mentally programmed all of our lives to think that whoever is on TV is important or cool. So video marketing allows you to get in front of people the most believable and effective way around.

You must know that if you are not confident and the audience can sense you are weak BAM! Game over. Just kidding! But truthfully you need to be extremely confident and energetic. You don't have to have your own material at first. Here's an easy way to get started.

#### Read a book. Here are some of my suggestions

- "The magic of thinking big" by David Schwartz
- "The Compound Effect" by Darren Hardy
- "The four hour work week" by Tim Ferris
- "Crush it" by Gary Vaynerchuk
- "The Wolf of Wall Street" by Jordan Belfort (if you don't like drugs, cussing and excessive partying, don't read this book)

As you are reading the book take notes in your goal journal you are now using to plan your days. Write a thought down then think about it and elaborate. When you finish the book review your notes and make a video about what you learned. Simple huh? You can even tell the audience you read a book about... You don't have to pretend or lie just be yourself but be confident. You are awesome you rock you can be your very own celebrity.

As you develop more and more videos on you tube (10 minutes or less) you may want to think about getting your very own blog. Take notes out of your journal and use them as written blog posts. You can put videos on blogs too.

Oh! Wait follow me on you tube << Ryan Stewman On YouTube>>

Ok sorry my ADD kicked in there. After you have produced more and more videos and you get better and better you will start to grow an audience of fans. Not just customers, fans. Fans wait for your emails. Fans love when you suggest buying stuff to them. Fans are more like friends than they are customers. You create a bond with people who are like minded like you. You get to see their comments on your videos, what content they create and learn while taking a journey with them. They will be saying things like "I watched Ryan in 2010 when he first got started" about you.

It does not happen overnight be patient, people like to see persistence and the fact that you don't quit.

The next thing for your battle plan is Social Media. Yes the big 10,000 pound monkey in the closet. (or however the saying goes)

Let's start with facebook. It is fun to play on and highly addictive. In the movie The Social Network Justin Timberlake says "you know what is cooler than a million dollars? A billion dollars."

Facebook is the best, biggest and most used website/program in the world. All it is is a blog. It is your blog about your life. If you are putting your life's drama on facebook stop now. I am going to teach you how to be cool (even if you were picked on as a kid) on facebook which is what everyone ultimately wants.

It all starts now like the song said. Starting RIGHT NOW your post on facebook will be intelligent, motivational and positive. You can still be yourself and funny and clever but now your job is to add value to your friend's lives.

Sounds like a pretty responsible role to have in your community huh? With great responsibility comes great reward. I'm sure you want to know how to do this, here's how.

Step one. Write a list of the coolest people you can think of. Then write a list of the best business people and leaders you can think of. Now type their names into facebook. Like their fan pages and even send them a friend request. Any time you send a friend request make sure you attach a personal message. Something like "Hey I am a big fan and a fellow marketer let's connect on here" Just like in business some will accept you some wont but "like" all their pages and check them daily.

Here are some people I suggest being friends with or fans of:

Ryan Stewman The Energy Producer -Frank Kern -Tony Robbins-Kim Kardashian-Jonathon Budd-Justin Beiber-Tom Cruise-Mike Klingler-Mike Dillard-Marie Forleo.

I know what you are thinking "Kardahsian, Beiber?" YES follow them. They each have like 6 million fans. They are pretty cool in a lot of people's eyes and if you think for one stinking minute that their marketing executives don't know how to monetize their facebook page, you can just stop reading this right now!

Since you are still reading I will just assume you trust me. Read their posts, how they post them the wording and so on. They are constantly advertising but effortlessly. People don't seem to get offended when they plug brands they use because they trust them. By watching them you will be able to do this with your sphere of influence. It does not happen overnight but once you start and you keep it up for 6 months or so people will become fans.

Positive and useful posts only. Post and upload pictures from nights out with friends, family and business meetings. Show people you are a business person by taking pictures at meetings and so on. This again creates a mindset for your audience. This shows them you are real, fun and business savvy.

Very rarely talk about your business. The goal is to offer advice and ideas more than say things that basically scream "Buy my shit!" Give value to your facebook friends. Just like you would in real life. When you are at a party you don't say "hey there I'm Ryan Stewman I'm in MLM wanna get rich?" You introduce yourself and let them ask you the questions. The same way works with facebook. It is a real life virtual hangout. It is the company water cooler, the party at the club and the family reunion all at once. Treat it that way. It is never the place people go to buy stuff or talk business (at least at first).

Develop real relationships. When someone sends me a message that is not just spam links for their opportunity, I give them my phone number and ask for theirs. I call them. Yes it may be 10 days later because I am so busy but I call everyone that will let me call them

This creates a base online and off. You really create a fan and a friend. As they see more and more of your videos and facebook posts they will hypnotically become more intimate with you. DO NOT use this for evil only use this information for good. Evil sucks. When the time comes they will ask you about what you do for a living. Your answer is always "Entrepreneur" always. Then talk to them from that stand point. Let it be known up front that you are not afraid to use that word and that you are an entrepreneur in every sense of the word. See how this is all coming into play now? Good stuff huh?

There are ways to get people to send you friend requests on facebook. It is easy all you have to do is post cool stuff on other people walls so they see your exposure.

You do it like this. Say you make a video. You go to your friends wall and post this "Hey Nancy I just made another video I know you will like this one" post the link. Do that on a few friends' walls. Then immediately go back to your profile and delete the green marks that show you posted the links.

Matter of fact delete everything on your wall that is not a post from you or a friend. For a good example look at my facebook wall on my page. << Ryan Stewman Facebook>> See how neat and trim it is? No games no application posts only good content. Yours should look exactly the same. If someone looks on your wall and sees that you have sent a link to 100 people they will be hesitant to friend you because they don't want to be spammed.

I also suggest minimizing your privacy settings. Letting non-friends look at your posts so that when an outsider is looking to friend you they can see some of your work in advance. After all the key here is exposure any way right? It better be.

Alright, so I have given you ideas and instructions on how to approach your warm market, how to do video marketing, facebook etiquette and now for the final battle plan strategy.

#### **Stone Cold Marketing**

Stone Cold Marketing is what I call cold call or cold marketing. It is approaching people and businesses that you have never met before in the offline world. Since you are an entrepreneur you're now thinking like one right?

Your job as a marketer is to create value for your clients and turn them into fans. You are a business person so approach business people. It is a hell of a lot easier to approach successful business people with an opportunity or sales call than it is your uncle Bob. Bob is 63 and still works at Wal Mart greeting at the front door. Why the hell are you letting it bother you that he did not buy your stuff?

You see where I am going here? You want to call realtors, insurance people, loan officers, other mlm folks, business owners, securities dealers and so on. These are people who have influence, already are hard workers with success and they have money to spend in your venture.

Your upline/broker/boss probably tells you to talk to friends and family right? That is because they want to sell you the fact that marketing work is easy. It is but not if you take that approach.

You will have to draw your own plans on these strategies but at least you are headed in the right direction now. Here is an example of a game plan I laid out for a business owner to join my opportunity.

This particular guy owns a girls soccer club his girlfriend owns a spa in mall. Someone in my down line approached them and their answer to this person was "show me a check first."

This person came to me frustrated and just knew that they were perfect for the business. I was reviewed on the couple and I came up with this on a three way call. "You own a soccer club and we are all familiar with soccer moms. Your sphere of influence has the money to buy the products because they have the money for their kids to play club soccer. So you have a qualified list of prospects. Your girlfriend owns a service that caters to women mostly right? Why don't we do this? Send out an initiation to your girlfriend's spa offering free facials for all the soccer moms. Make them RSVP. "When they arrive at the appointment time you can use the products on them for the free facial. When they love the free products you can tell them your salon sells them. Right then on the spot you can sign them up as a customer. After they want to become a customer you can offer them to talk later about the opportunity behind the products. You have customers and potential business builders. After all soccer moms have extra time

"This creates a winning situation for everyone. Here is how. Your girlfriend's spa just got new customers because ladies who would not usually go to her salon did go for the free facial and she converted them into customers of her spa. You got great exposure and mad props for taking care of your club's moms. The moms will spread the word how much cooler their daughters club is because you take good care of them"

Do you think they signed up? Haha!

right?"

I did my research on the web and I put pieces together to show them results in advance. My final word to them was "and don't worry about so and so's check you will get one the same week they do" the problems and hesitations went down all the way.

But I had a plan written down for them before I winged and approached them. The person in my down line did not. But from now on they will. They learned a valuable lesson. But in the end it paid off big time.

So as I end this chapter do your research even if it is their hobbies listed on facebook. Get to know people and connect with them on a real level like you actually care and are not selling them into something.

#### **BE KNOWN**

Better to be somebody than nobody right? You need to establish yourself on the web. When people look you up they will not only check out facebook but google as well. They want to see if you have any claim to fame and also people are just plain nosey. So you need to start getting your name out there. You started on facebook that is going to be the #1 site that probably pulls up with your name on it. So you are on your way.

You can start a website or blog like I talked about and it will show up. Start an account on any social network you can. Make sure to do it right, put up a profile picture and fill in the info good. Make it look professional. Nobody likes the bluebird on twitter.

Join forums and leave comments with your name and website or social media site. You can do all of this for free. Your videos on youtube will show up. The more stuff you become active in the more stuff will show up on the web. Even the things you already do that you have not signed up for online do that too. You want google to have a lot of things to say about you.

You can even write press releases <u>www.free-press-release.com</u> here is mine: <<My Press Release>>

If you are going to have fans and be a celebrity you need to be talked about on the web. It takes time but keep at it, none of these things I'm teaching you here are get rich schemes. Most brick and mortar businesses don't show a profit for 2-3 years. You can do it in 2-3 months.

So you have a presence on facebook, twitter, linkedin, dig, redditt and so on. What next? You use those sites daily to put your super awesome posts about the book you read the video you made and cool things you have seen lately. This creates a funnel from many angles that leads down to you.

The goal is to always have people thinking of you. Video, email, facebook whatever just stay cool, stick to successful thinking and interact. The more you are known the more your fans will trust you. They will not be scared to forward your stuff on to their friends or post your stuff on facebook for you.

If you really want to hit it big you can get on radio stations, speaking events and conventions. <a href="www.blogtalkradio.com">www.blogtalkradio.com</a> is a great place to listen to private people's radio broadcast. You can ask them if they would like to have you on as a guest speaker. All they can say is "yes" or "no" you'll find out that many will let you on. They run out of

stuff to say and if you suck that only makes them seem like a better host right? BUT you are not going to suck because you have been telling yourself how freaking cool and awesome you are right?

Another great place to get on the web and even book speaking events is <a href="https://www.meetup.com">www.meetup.com</a> no it is not like a dating site. It is a networking site. I have got a lot of business from this site. Interact with laser targeted prospects on here in virtual and real life.

So now go out there and start spreading the news about who you are and how you are a full fledged entrepreneur.

Remember you have to stick out from the rest so be original and be yourself.

#### **AHHHH The Taste of Success**

This is the last chapter. This is all you are getting out of me this time! I feel like I share too much but I am dedicated to helping people it is my calling I just can't help it. And to be a part of this community is super rewarding.

Ok now that I have done some brown nosing let's talk about what you are going to do with your success. Have you even thought of what kind of money means success to you? Do you have a budget to use towards your business? Successful people have thought these things through so now after reading this you will have the same mind set. Always remember to be grateful. Remember you did not create success alone. There is no such thing as self made. Life is about teamwork. The bigger your team is the better.

The business world calls this your network. Customers, competitors, downlines, friends, and family are all a part of your team. They may even slap you on the ass every now and then.

When you actually define success for yourself and what it means it will change the way your life operates. Instead of saying "a million dollars is success" say "providing a service that fills the needs of millions of people" this is elevated thinking. When you get down to the core of what success means to you (it is different for all of us) then you can set your sites on a real target. Never do guess work. Guessing is gambling.

Along your journey to success you will gain and lose friends. People will start to think differently of you and that is what you want. It clears out the riff raff any way. Never be arrogant but understand your new way of life is not going to be for everyone or attainable by everyone. Some people will be very jealous.

Always remember to tell them your story about how you started and that you can help them be successful too. Even if they are haters let them know you will always be here if they change their mind. You have to be real personally developed when you are successful. Here is another tip. Don't live check to check. Tithe your first 10% save 20% and live off of 70%. It is real easy. You get more respect with an escalade than you do a Ferrari any way. Ferrari's bring jealousy you don't want too much of that. I'm not

telling you what to drive here; I'm just trying to make a point that applies to a lot of areas in our lives we don't get.

So now you are a full fledge entrepreneur! Get out there and show the world. How awesome you are!

I'm going to offer a class and a few chances to work with me personally over the next few weeks. Be on the lookout, when I open classes up they sell out or fill up quick. There is only so much time in the day. ya know?

The last thing to do right now is take action! Getting started tomorrow is an excuse. Get moving and create your momentum now while you can. Hard work NOW means lots of play time later. Here is a cool video about nothing for you to leave on. <<Cool Video About Nothing>>

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