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CREATE FUTURE VALUE

INVEST IN YOURSELF AND YOUR BUSINESS

INVEST IN YOURSELF

When I was a young boy, my father introduced me to a book called *The Richest Man in Babylon*, authored by George S. Clason. This book was the result of a compilation of pamphlets that were assembled in 1926, and since then, the book has sold over two million copies in its various iterations.

There are many lessons in this little book, but the book's primary lesson is that all of us should invest a portion of our earnings in ourselves (at least 10%), and cause our investments to grow. I was really too young to understand the depth of this book's many lessons, but my father made sure I understood the part about saving a portion of my earnings, and making them grow.¹

I would do odd jobs around our home, and as I grew older, would do work for neighbors and family friends.² My father opened a mutual fund in my name with twenty-five dollars of his own money, and told me that every time I earned some money, he would match the amount of money I put in the mutual fund.

Other than meeting my essential needs, I can never remember my father giving me anything. Whenever I really wanted something however, he would devise a chore or project that would allow me to *earn* it. There were times I thought my father was unfair compared to some of my friend's parents, but I now understand my father's point: He wanted me to learn to earn, to appreciate the value of money, and to save and grow my little nest egg.

As I got older, I took regular jobs after school and on weekends. But by now, the habit of saving a portion of all my earnings was ingrained in my mind. After high school, I joined the

¹ I have since read this book many times, and its wisdom is amazing. I highly recommend it for any readers of this newsletter, and especially for their children. This is a short book, and with a parent's help, its essential message is easily understood by children.

² My father started me off doing "Paid" chores around the house. My first "paid" job was cleaning out the dog pen every weekend. So it can indeed be said that my first paying job was shoveling manure!

military service for four years, and throughout this time, I continued to send money to the mutual fund my father started so many years before.

When I got out of the military, it was early in March, so I worked full time for a few months. As fall approached, I entered college as a full time student. Between the G.I. bill, a part time job, and my mutual fund savings, I was always able to pay my tuition in full, and my expenses too - without borrowing money.

After college, I took my first job, and my wife and I were able to put a down payment on our first home - again thanks to my mutual fund savings. So because of my fathers' foresight (he died before I finished college), I was able to educate myself, and put a down payment on my first home.

I had a head start in life because my father taught me to *invest in myself*.

Today, I still follow the lessons my father taught me, and continue to save and invest in my future and in myself. You are never too young or too old to start investing in yourself.

INVEST IN YOUR BUSINESS

Some readers of this newsletter are operating licensed businesses, and others are sales reps or are otherwise employed in the process of selling products through distributors. Regardless of your circumstances, you can consider yourselves the owners of your own business.

Businesses are no different than individuals when it comes to savings and growth. Business owners that save a portion of their profits, and re-invest them in their business will - barring unforeseen circumstances - no doubt prosper. Those who do not, and simply drain their businesses for whatever they can get out of it will leave nothing behind, and have nothing of value when "closeout" time eventually and inevitably comes.

In my earlier years, I was in business with a partner. Our business was small, and we agreed to re-invest one half of our profits back into our business. This wasn't always easy, but it allowed us to remain debt free, grow new accounts, and to still enjoy a relatively good income for ourselves.

It happened that we shared warehouse space with another business, the owners of which were brothers. These brothers had inherited their business from their father (who would hang around the warehouse, and generally boss his "kids" around).

This business had nothing re-invested in it. The stingy, selfish old father taught his sons to only take from the business. You could see the results: broken down vehicles; eyesores ran to the last mile before a final trip to the junkyard, merchandise stacked up in piles because shelving was too expensive, and a sign over the bathroom doors saying "NO PUBLIC RESTROOMS - EMPLOYEES ONLY."

These people had little respect for their customers, and even less for their business. They saw (like their father before them) business and customers as things only to take from, and give as little as possible in return.

To this day, I don't know if these two brothers are still in business. I do know however, that this business has not prospered, and if it's still there, it still has broken down vehicles, junky, piled up inventories, and the not-welcome sign over the bathrooms.

How do I know this? Because just like the individual, a business that doesn't invest in itself cannot grow or prosper, it can only struggle on in a state of perpetual mediocrity. On the other hand, businesses that always re-invest a portion of their profits will surely grow, continually get better, and ultimately become great assets to their owners.

All businesses have one of three states:

1. Decay - where the business is either losing money, or being drained by unscrupulous "owners."
2. Stasis - where the business is only given enough re-investment to keep the doors open - nothing extra (like the one I described above).
3. Prosperity - where the business owners re-invest profits to make the business better, and stronger.

Finally, if you're a sales rep, you too are in business. You can be in a state just like one of the three I laid out above. The descriptions are a little different...

1. Decay - where the sales rep is simply "milking" his or her customers for all they can, giving little value in return. The rep invests nothing in himself, and looks at customers as "marks" who are to be exploited. (The future is pretty dim for such a rep; customers easily pick up on the undercurrents, and find someone else to deal with.)
2. Stasis - this rep is just treading water, doing the minimum necessary to keep the level of income he has intact. He makes no extra effort, and never invests any of his money in improving his knowledge, appearance, or sales abilities. He's better than the "Decay" guy, but not someone anybody really wants on the team.
3. Prosperity - this rep is constantly working to improve himself. He or she respects and appreciates customers, and seldom loses one. In appearance, the rep is top-notch; he is always looking for knowledge, and invests real money in training and knowledge gathering tools. He is always growing, and his position in his company constantly improves.

He invests time in study - always looking for the extra edge. He understands the value of investing in his future, and because of this, he makes far more money, and has a far brighter future than the two individuals described above.

INTEGRA PRODUCTS OF THE MONTH

Citri-Foam and Assure

Don't forget about INTEGRA's two new foaming handwashing products Citri-Foam, and Assure. Citri-Foam is a foaming hand cleaner for use in a re-fillable hand washing dispenser, and Assure is the antimicrobial alternative.

For more information on the two new products, see your INTEGRA representative, or call Howard Puczko at 1-800-366-2477.

For a free downloadable copy of *The Richest Man in Babylon*, go to:

<http://www.manarin.com/wfdata/files/TheRichestManinBabylon.pdf>

First gets the business, second gets the leftovers, third gets thrown out - which one are you?

I hope you enjoyed this issue of *Getting Your Share*. Be sure to sign up for the full version to get additional tips and insights – it's free and delivered only via e-mail. If you have any comments or suggestions for this newsletter please e-mail me at JW2437@excite.com. To sign up for the full version of *Getting Your Share* call Leif Anderson at 1-800-366-2477, and say "sign me up." You can also visit INTEGRA's website WWW.theintegraprogram.com to sign up, and find more exciting tips and information while you're there.

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