

Forget New Year's Resolutions—Create Your Own Bail Out Plan



Parts excerpted from [The Women's Millionaire Club](#)~*The Closely Guarded Secret Success Recipes of Millionaire Women for building and owning a Home-Based Business*
by Maureen G. Mulvaney, MGM

Have you EVER kept a New Year's Resolution? If you're like most of the population, the answer is a resounding, NO. Then, why spend the time and effort to make em'? Why not just DECIDE to create your own 'Bail Out Plan' instead?

With the economy still in a tailspin, I've heard lots of whining that the Banks and other financial institutions, that got us into this financial mess, all got 'Bail Out' money. These whiners always seem to end with, "Where's My Bail Out Money?" The reality—You are not getting bailed out, unless you **Do It Yourself**.

That's right—forget waiting for the government or bank to bail you out. It's not going to happen. Instead, create your own 'Bail Out' Plan. How you ask? Start your own Home Based Business. It's the perfect 'Bail Out' Plan for those with a job, those that have lost their jobs and those seeking a job—a home based business is a flexible way to create income.

You see, not matter how bad the economy gets, I've never heard one financial expert advise Americans to stop bathing, avoid cosmetics, stop washing your hair or give up your lipstick! We'd revolt if they did. We deem personal care products and services as necessary to our well-being. The Home Based Business industry (popularly known as Network Marketing or Direct Sales) is filled with such products and services making it virtually 'recession proof'. You can create a 'Bail Out' Plan by making money with one of these businesses.

The best part of your personal 'Bail Out' plan is you choose. You choose the type of product or service you'd like to distribute. You choose how much you would like to make and how much you'd like to work. Owning a Home Based Business is all about personal responsibility.

During the Great Depression, the home based business industry gained favor as a way to cushion the financial blows of an erratic world economy. Today, the financial giants-

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Warren Buffet, Paul Zane Pilzer, Robert & Kim Kiyosaki, and Diane Kennedy-- all advocate home-based businesses as a way to achieve wealth.

Robert Kiyosaki, author of *Rich Dad, Poor Dad*, says, "The richest people in the world build networks, everyone else looks for a job. A network marketing business is a new and revolutionary way to achieve wealth."

Fortune magazine has called direct selling, "The best kept secret in the business world. It has experienced a 94% growth in the last 10 years, with annual sales in excess of \$30 billion in the US and \$100 billion worldwide. Financial experts say it's a '**recession-proof industry.**'"

A Success Bite

The vast majority of home-based business owners are women (87.9%). Men or two-person teams such as couples comprise a third of the industry (12.1%)

-2007 Study

The home based business industry places responsibility squarely on the shoulders of each individual. As such, entrepreneurs interested in building a home based business must diligently research the prospective organization they wish to join. One of the best places to start learning about the industry is the Direct Selling Association (DSA).

Owning a home based business works like this: "As an independent contractor, the individual owns a business and gains the associated tax benefits; however, the main company offers education, office support, and technical product support. The individual sells or shares products and services with their network of family, friends, and colleagues, and encourages others to join them in the advantages of home-business ownership. As people join, the organization grows and everyone benefits from additional income, quality products, and social connections," –excerpt from The Women's Millionaire Club.

According to the DSA, "an estimated 15 million people are involved in direct selling in the U.S. Approximately 90 percent of all direct selling independent contractors operate their businesses part-time, from home." People purchase all kinds of products and services from home-based business entrepreneurs because of superior product quality, a money-back guarantee and a person they know, like and trust will explain the product's uses and benefits

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A home based business creates a flexible 'Bail Out' plan. The DSA claims that "The majority of home-based business owners work part time to earn a supplemental income source.

- 25% of full-time direct sales entrepreneurs (approximately 8% of the field) grossed \$100,000 or more annually
- 50% work less than 10 hours per week
- 40% work less than 5 hours per week".

When I began writing *The Women's Millionaire Club*, I didn't know what I'd discover regarding the home based business industry. Like so many, my concepts of the industry were not entirely positive.

My research concluded that the home based business industry gets a bum rap. Yes, there were some abuses in the industry, but those abuses exist in every industry (Enron, WorldCom, Savings and Loan, and Bernie Madoff, immediately springs to mind).

If you wanna 'Bail Out' Plan-- Start a Home based business. With no glass ceiling, dollar for dollar compensation, no age limits, no physical disability limits, and no ethnic limits, the possibilities are truly LIMITLESS.



[The Women's Millionaire Club](#) author, MGM, is the nation's top expert in the *learned traits of successful women home based business entrepreneurs*. MGM is an in demand international speaker, frequent television-radio guest and founder of the Women's Millionaire Club web Community one-stop shopping for your entrepreneurial needs.

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