

Turbo Leadership Systems

The **TURBO** **Charger**

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To our clients and friends

Issue 864

The Ripple Effect Volume XIV: Moving On Up

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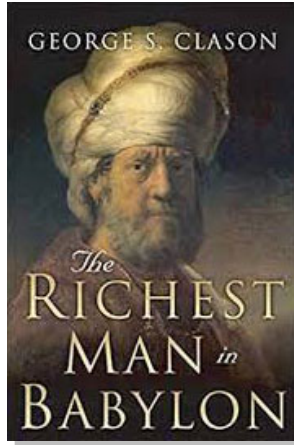
Larry W. Dennis, Sr. is available for private, in-company leadership development programs.

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Pay yourself second.



(continued from *The Ripple Effect Volume XIII, Issue 862 September 7, 2021...*)

In 1970, Ralph appointed me General Manager of the entire Detroit operation, including the five course directors, administrative staff, and, indirectly, dozens of the five course instructors.

Endeavoring to apply the ideas in *The Richest Man in Babylon*, we continued to live below our means and invested \$18,000 in (what seemed to others like a risky venture) silver coins. We found a 4,200 square foot house at the corner of Lahser and 12 Mile Rd in Hollywood, MI just outside of Detroit, on five acres. The property included: 20 fruit trees, a quarter acre of roses, a pool for our three boys, a beautiful waterfall, and a bridge over the headwaters of the Rouge River that ran through the middle of the lower part of the property. It was amazing! We couldn't afford it.

After a year as General Manager, Ralph came back and was ready to resume management of Detroit. I made a big ask. I asked Ralph to change my status to Sales Course Associate Sponsor. This meant that I paid all my expenses: books, supplies, room rental, instructor fees, advertising, and a license fee to Ralph on all the revenue my division generated. This was like my paper route, after all the expenses, including Ralph's license fee, I kept what was left. My income bumped up to \$50,000 dollars the following year. We traded the bags of silver we paid \$18,000 for as a \$35,000 down payment on the \$125,000 Lahser house. Our first little house on a gravel road in Ann Arbor cost \$10,000. My bother Bill helped us with a \$500 loan for part of the down payment. Our house in Detroit cost \$23,000. This was a major move up.



I was growing in my ability to conduct my business affairs and, as I did, I was trusted and rewarded. I was learning firsthand the importance of carefully managing my financial resources. We had always tithed the first 10% of our income. I had begun this way back with my paper route money.

When our income moved up to \$15,000, we began to systematically pay ourselves second, saving and investing more than 10% each month.

The action I call you to take is to live below your means, give freely, and systematically save a part of your income each month.

The benefit you will gain is freedom from financial fear, greater confidence, and joy in all your living.



Live below your means, rewards you will redeem.

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