

What is the American Dream?

by: Bob Llewellyn
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When did the American dream change from owning your own business to owning your own home?

I keep hearing TV news people talking about the American dream, but it certainly has changed from when I was young. Now-a-days it doesn't always make sense to own your own home, for one thing it can't move when the owner wants to move. Upward mobile young people are trying to improve their living and working situations, and they need the freedom to be able to move in order to take advantage of more opportunities. The last thing they need is to take a loss to unload their old home so they can relocate. Does that sound like an American dream?

But owning your own small business is almost always a good idea.

The tax benefits alone of the self employed are reason enough to work for yourself instead of for some other company. The discounts offered by retail outlets for business customers are also a nice benefit, we don't like leaving money on the table, do we? But the real benefit of the home based business is the ability to set your own hours, the freedom to make your life whatever way that you want it to be. And of course, owning your own business usually pays better than working for someone else because you are cutting out the middleman.

One of the reasons that we have so many people unemployed in the United States is because the original 'American Dream' of working for yourself has been supplanted by a very poor substitute. Why waste time looking for work when it is all around you? It has been years since I have had anyone knock on my door asking if I could use my windows washed – yet it takes next to nothing to start this type of business, and still we have so many people un or under employed.

There is one type of business that everyone, employed or not, should be plugged into, and that is the referral business. The referral business has no product to purchase nor inventory to clutter up the garage, no shipping, no manufacturing, no repairs, and very little customer service either. There is usually little start up costs and what there is, is generally tax deductible. This is one of those rare industries where labor sets the market instead of the business owner. Because of this, labor can make as much or even more, than the businesses for which they are associated. This makes perfect sense because this 'labor' isn't really labor or even an employee - referrers are self employed, and as such, reap all the benefits of the self-employed.

Referrers are simply advertisers for brands or products, and we all do it.

When you talk about a really great play or movie that you saw, you are in essence advertising for that company. Wouldn't be nice if you actually got paid when your referral also goes to see that play to be entertained? That is all referral advertising is. You mostly hand out business cards in one form or another, you can even do that on-line if you are the stay at home type that doesn't know anyone. There is no experience necessary. You will of course make more money after you have some experience with your market – like most things, the better you are at it, the more experience you have, the more money you'll make. The sky is the limit when you take advantage of these referral plans from established companies.

Every company needs some kind of advertising. They may make the best widgets in the world but can still go out of business if they can't find some way to let the world know about their new products. We

are not talking about sales here, we're just talking about communication - or in other words, advertising. Without this one key item, they would have no business. Therefore, businesses are more than willing to share their profits with the referrer, even as much as half if that is what it takes to get referrals (customers). The demand is so large that those doing the referring are really often the ones in the drivers seat instead of the manufacturers.

If the opportunity is that great then let's look at an example, let's see if we can really make money in this fashion and this industry warrants a closer look or if it doesn't really pertain to most of us.

[The Safe Investor](#) makes and sells an investment robot that makes around 12% a year, a pretty good product. The cost is \$495 and minus fees leaves around 475, and half of that or about \$235 is paid to you as the referrer. The company is happy to pay that 50% out because they aren't just buying name recognition, but are paying for actual results. When you send someone to the website and they decide to purchase, they are getting something that is good for them, the company is getting the needed sales, and you are making a nice second income (or perhaps even a labor free, time free, stress free, primary income). **Now doesn't that sound more like the real American Dream?**

Eight percent of Americans are officially unemployed and at least that amount again are past the point where they register as officially unemployed but are still not bringing in a pay check, there are even more underemployed meaning they have part time work but don't make enough to pay their bills without some outside help such as food-stamps. What is it that these people don't know? Is it that they are lazy as some have accused, or is it that they have lost their dream and just need to find it again?

If you are not operating your own part time home business, you are leaving a lot of money on the table. If you want the freedom to set your schedule to fit your needs, a part time businesses is the answer and can become full time with just a little experience. And what is more, you and every American can have that real American dream, all you need is to ***dare to dream*** that you can.

Bob Llewellyn, Investment Researcher and founder of the Forex-Assistant research group, has expertise in dealing with retirement strategies, and here he has just shared one of them.