

How To Make Your Dreams Come True



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**If you want to see  
tomorrow—dream!**

**By  
Don Loyd**

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***Hold fast to dreams, for if dreams die,  
Life is a broken winged bird that cannot fly.***

Langston Hughes

***It all begins wt a dream. A dream is like a seed that  
when watered and nourished grows into a grand  
experience or noble cause... If you want to see  
tomorrow, dream.***

***A dream is a glimpse into the future.***

Don Loyd



# 1

## ***It All Begins With a Dream***

One of my goals is to make dreamers of people. I want you to see the possibilities available and opportunities you can create. I want you to succeed in business and in your personal life. I want you to feel the exhilaration and rush of success.

Success means different things to different people. For some, it may mean having meaningful relationships. For others, it might mean making enough money so they can quit their day jobs. For still others, it may mean giving away a million dollars every year.



No matter how you personally define success, achieving it boils down to having a vision for tomorrow and a way to get there. The way to get there is through setting goals, creating a definitive plan for achieving those goals, and then taking the necessary action, even when that means leaving your comfort zone and venturing into unfamiliar or uncomfortable territory. Having the dream and knowing how to achieve it will be meaningless unless you do what you need to do to make it happen. Success means reaching your goals, not simply dreaming about them. The Greek Philosopher, Epictetus, said, “First say to yourself what you would be, and then do what you have to do.”

To help you achieve success, I offer you a list of what I believe are the ten most common reasons people fail to realize their dreams, and advice on how to overcome them.



**1. Get a clear vision of what you want to accomplish.**

If you don't know what it is that you want, how will you know when you've arrived? The more distinct your dream becomes, and the better you articulate it, the faster you'll achieve it.

I want you to try an experiment. Put your feet flat on the floor with your back straight. Now, relax and close your eyes. I want you to picture success, whatever that is to you. I want you to explore the benefits and pleasure of that success. I want you to feel the exhilaration. Taste it, smell it.

Success, however you viewed it in your dream, is true: it's your reality. That reality can be extended and enlarged upon. But without *seeing* what you now understand success to be, you'll never know what it is. In my book, ***My New Reality Journal***, [[www.RealCashFlow.net](http://www.RealCashFlow.net) and



then “Products”] I encourage you to dream. I want you to have huge, expansive dreams. And I want you to clearly see where it is you’re going.

## **2. Deal with the fear of failure.**

Many people never really try to succeed because they fear failure. I’ll let you in on a secret: it’s okay to fail. In fact, I give you my permission to fail. I’ve learned some of my most important lessons through failure. It is true that some fear is healthy. It is crucial to remember, however, to keep your fears and worries in perspective: if you let them overwhelm you, they may rob you of your dreams.

Successful entrepreneurs refuse to let worry, fear and uncertainty hold them back from reaching their goals and realizing their potential. I want the same for you.

I challenge you to eliminate from your vocabulary words like *if, can’t, never, won’t*, etc. Don’t say, “*If I’d had a*



*better childhood, I could've \_\_\_\_\_" or, "I can't \_\_\_\_\_. I'm not smart or good looking enough."*

Don't think things like:

*"I'm such a jerk. How could I have said that?"*

*"I'm a loser. I'll never get anywhere."*

*"I'm so stupid. I should have learned this by now."*

*"I don't fit in. I don't belong with these people."*

*"I'll never be good enough. I'll never do it right."*

*"I'm permanently emotionally damaged. I'll never be okay."*

*"No one could love me. I'm not lovable."*

Those kinds of words, and that kind of thinking, will almost certainly become self-fulfilling prophecies that will take you down a path away from where you want to go. Replace them with positive affirmations – restated in terms that reinforce positive behavior and a positive mindset.

Try these:

*“This is going to be hard, but I know I can do it.”*

*“I am as capable as anyone else.”*

*“I have my own special talents and abilities.”*

*“I’ll stick with this as long as it takes.”*

*“I’m a great person!”*

These positive affirmations, especially when spoken frequently, will result in a new reality. You will see yourself in a new light. Just remember: whatever you think about yourself as it relates to success and achieving your dreams is true.

### **3. Possess determination.**

We all face challenges that test our resolve. Often a challenge will stop us dead in our tracks. We hit a roadblock and our forward motion ceases. The goal,



then, is to face such challenges without reservation and turn them into opportunities so we can continue forward.

Challenges can be viewed as an exciting ride. They can turn life into a treasure hunt or a grand adventure because you never know what you're going to find tomorrow. If I come up against a brick wall, I try to find the crack in the mortar or a hidden door I can open that will enable me to press on. Sometimes I have to go around the wall, and that's okay, too. It's still a journey worth taking.

I used to pray for challenges. I loved the opportunity to do what "they" said couldn't be done. If someone told me I couldn't, I had to prove him or her wrong. It was like saying to a dog, "sic 'em." I would charge out and do the undoable. (One day my wife asked me not to pray for anymore challenges. She told me she didn't know if she could go along for the ride anymore!)



Determination is one thing that separates those who succeed from those who don't. Once you have a vision of where you want to go, resolve – *firmly* - to get there.

#### **4. Make a plan of action.**

To achieve a level of success, and hopefully significance, you need to create a precise plan detailing exactly what you must do in order to realize your dream. If you don't write it down, how will you know if you are making progress toward the goal? Be sure, too, to set a timetable for the completion of your tasks. Open-ended tasks seem always to be pushed to the rear of the priorities.

Break your objectives into daily activities and then manage those activities. You'll be surprised at how easy it is to complete a lot of work when you manage your time well. Don't let the phone, walk-in customers or whatever "emergencies" may present themselves rule your life.

Take charge. During certain hours, I refuse to take phone



calls. I let them go to voice mail and return them when I arrive at the allotted time. I used to have a script on my voice mail that said, “Thanks for calling. I have several appointments today. I can return your call between 10 and 11 A.M. or 3 and 4 P.M. Please let me know when the best time for you would be.” That simple script gave me back my life.

When you write your strategy, post it where you can easily see it and read it. You’ll find that the more you look at it, the more likely you will be to accomplish the tasks you’ve set for yourself. Also, I find that it helps to deal with difficult things first: get anything distasteful or disagreeable over with as soon as you can, so you can enjoy the rest of the day. Also, do all you can without putting things off. Thomas Carlyle, the 9<sup>th</sup> Century Scottish essayist, wrote: “Men do less than they ought, unless they do all they can.”



## 5. Make adjustments.

You will have to make adjustments in your life to focus on reaching the success you want. In order to make the time you will need, you may have to cut back on or even give up certain activities. The trick is to prioritize. You don't have to skip your daughter's basketball game or leave the bowling league or Friday night poker. But almost everyone has something he or she can spend less time on. Do you *have* to do the crossword or Sudoku *every* day? Try spending less time watching TV, manicuring the lawn, visiting friends on *myspace*.

Are you surrounded by people who can help you succeed? People can be a great help to you in reaching your goal, but they can also be a hindrance. Don't feel pressured by the friend who tells you not to worry about it, that you can do it tomorrow. Let people know that you are available only after you've done the things you need to do.



## **6. Eliminate negative thinking.**

Everyone has some self-doubt. However, these two questions will help you. Ask yourself everyday:

1. Did I give my best effort to today's activities?
2. Did I move closer to reaching my goals?

The answer to both, of course, should be "yes." If it isn't, though, don't kick yourself. Ask yourself why not, and do things differently tomorrow. Remember the positive affirmations mentioned earlier.

Once again, it is important to look at the people in your life. You'll find it easier to do the things you need to do if people support your goals and respect your needs.

## **7. Embrace enthusiasm.**

Be the day's cheerleader. All days are good; some are better than others. You will find enthusiasm is contagious; give some to others.



Show off! Tell people how happy you are to be pursuing your dream. And as you move closer to your goal, reward yourself with praise.

### **8. Take action and end procrastination.**

I can't say this enough: you can have the best plan in the world, but if you don't take action on it you simply have a dream. Are self-motivated, or do you need external motivation from someone else?

Self-motivated people are rewarded by their own achievements. Of course, all of us are pleased with ourselves for meeting goals. Some of us, though, are more motivated by positive feedback from others. This feedback may come in different forms. If your goal is financial, you may have friendly competitions with co-workers to see who gets the most contracts every week. If your goal is to be a poet, you may want to join a writers' group. You will find feedback and encouragement that

will help you stay focused on your daily goals. Determine which method of motivation works for you. Take action.

### **9. Take personal responsibility.**

You own this dream and you own your future. Of course, there may be setbacks and unforeseen circumstances, but you're going to treat those as opportunities, right?

It's easy to name all the things that rendered you incapable of reaching your goal, but it's a good deal more gratifying to tell how the same things didn't stop you, to describe the brilliance with which you met each challenge, or to explain how you were inspired to succeed.

Successful people don't place blame or make excuses because they don't have to. Neither do you. There is almost nothing you can't plow through or work around.



## **10. Learn from your mistakes.**

Everyone makes them. Successful people learn extremely valuable life lessons from their mistakes. Don't be ashamed of your blunders and, more importantly, don't be afraid to make more.

Imagine what the world would be like if scientists of the past, for example, had failed to act for fear of making mistakes. Albert Einstein said, "The only sure way to avoid making mistakes is to have no new ideas."

So, envision your dream, determine what you will need to do to make it happen and then do it. Remember that the things that slow us down can actually be used as stepping stones to greater successes. If you'll view the temporary setbacks as learning tools rather than negative life events, you are in a much better place to view the challenges with expectancy.



## How To Make Your Dreams Come True

Identify what's holding you back. Then identify what you need to do to break through to success. If you work on changing your mindset to meet life's challenges, you'll reach your goals and realize your dreams.

**This is Your Life! Your Goals! Your Success!**



## 2

# Dynamic Mindset to Success

From my earliest days I remember thinking and planning on ways to make money. When I was in the second grade I came up with a plan to gather apples from nearby orchards and set up a roadside stand along California's Highway 101 in Cloverdale. I enlisted my brother's help and together we set to work with dollar signs dancing in our heads. Unfortunately we didn't sell any apples that day and if I remember correctly, we took the apples to our mother who made apple sauce out of our stock.

The fact that I had failed didn't seem to bother me. I kept thinking and planning. In a comic book I found a coupon advertising a business opportunity, mailed it in, and I started my very own door-to-door greeting card sales company. As you might imagine, it wasn't much of a company but nevertheless I knocked on our neighbor's doors and talked to our friends and sold boxes of greeting cards. Mother was probably my best customer.

I began to see the advantage of repeat customers and started a TV Guide sales route which ran on Saturdays. I would receive my weekly allotment of TV Guides and hit the sales route. When I was 12 years old I hit the big time. I had a paper route that paid big bucks - a penny a paper to deliver the Fresno Bee in Sanger, California!

I seemed destined to a life of marketing and sales – which is quite interesting when you know the “rest of the story” as Paul Harvey has said many times. From early childhood I had a speech impediment. I stuttered. My



problem made talking difficult and understanding what I was saying almost impossible at times. My “disability” was very, very bad. I entered speech therapy in the first grade and although I continued with it for many years it didn’t help. Finally, when I was a freshman in high school I pulled the plug on speech therapy.

As a result of my speech problem I was often the brunt of jokes. I was called names and made fun of by my peers.

In high school I might be walking down a hall and someone would say, “Stutterin Don, how’s it going?”

Adults tolerated me and often tried to finish my sentences when I couldn’t get the words out – much to my frustration and annoyance

In 1967 I tried to enlist in the Army but I was rejected because my speech impediment was so severe. This was during the height of the Viet Nam War and they were taking almost every young man with a normally beating

heart. I was classified 1-Y, just one step above the worst classification – 4-F.

Soon after my Army rejection I married my wife, Becky, and we had a large church wedding. I didn't want to repeat my vows because I didn't want everyone hearing me make a mess of things. However, since the vows are the central part of a wedding ceremony I couldn't avoid saying them. When it was my turn to repeat our vows, I just mumbled some sounds so the preacher could hear something.

As hard as my speech impediment was to endure, I determined not to let it, or other people's reaction to it, stand in the way of my dreams. I decided I was in charge of my life, not those who poked fun or ridiculed me. My success, if any, was up to me.

In 1970 my dream was to "get rich," or at least my version of it. I contacted the brother-in-law of a friend of mine who had a direct sales company selling fire alarms "door to



door.” My friend told me about all the money his bother-in-law was making and I knew he drove a new El Dorado, wore great cloths, had a nice house, and owned a lot of real estate. That was right down my alley.

I wrote him a letter expressing my desire to go to work for him. I wrote rather than call because I didn't want him to know of my speech impediment. He later told me he already knew about my speech impediment and hired me as a result of it. He said the fact that I wanted to succeed overrode any “handicap” I had. I believed him, took some sales training (principles I still use today), and started knocking on doors.

Picture the scene: an awkward looking 130 pound kid who can barely communicate is knocking on cold doors trying to get the person inside to purchase an expensive product. Looking back, I must have been laughable.

Today it's very difficult to tell that I ever had a speech problem. I cannot put my finger on any one thing that was



the genesis of my transformation but today I speak frequently and persuasively to all sizes of groups. I own several companies which enjoy incomes in the millions of dollars. I lead a very successful real estate investment club and ran for a seat on our County Commission as well as a run at the State Senate.

The story is not that I had a speech problem. The story is I had a speech problem, so what? The fact is, all of us have a “handicap.” Some handicaps can be seen. But the most destructive handicaps are those that can not be seen – the mental stumbling blocks that lead to mediocrity and failure.

One of the greatest hitters in baseball history is Mickey Mantle. Mickey is remembered as a great home run slugger, but did you know he struck out more than 1,750 times? In addition, he walked to first base more than 1,750 times. In other words, there were more than 3,500 times he went to home plate and didn't hit the ball. That is



the equivalent of seven full seasons he never had a base hit!

Here's the lesson in the form of a question: If you never get up to bat, how are you going to hit a home run?

Furthermore, it's not the misses that count, it's the hits.

Learn from your misses but focus on your hits.

But, there's more! Although Hank Aaron broke Babe Ruth's home run record, the "Babe" still has some interesting stats. One is the best percentage of home runs per 'at bat.'" Every eleventh time Babe Ruth came to the plate he hit a home run. How many of you feel good going 1 for 11? We often think we have to bat 1000. We expect to hit 100 for 100.

If you are a major league baseball player and had a batting average of .300 you would be paid several million dollars each year. Think about that! That's 30 for 100, or 3 for 10. The fact is, very few professional baseball players



enjoy a batting average that high yet you think you have to hit 1,000.

One mindset of the successful is that they have a positive expectancy of success and they are tenacious with their goal setting and planning. I think the important thing to these individuals is the effort they expend and the journey they take. If you never go to bat, or if you never get in the ball game, you will never get a hit.

You have choice. You can live life on purpose, or you can live it by chance. It's up to you. Get in the batter's box and strike out a few times. It's okay. Never fear failure. When I make a mistake (that goes without saying) I increase my awareness and improve my performance. I refuse to relegate my disappointment and failure to the back of the bus and purposefully move them up front where I can deal with them, work out the kinks, make adjustments and get back on track toward success. I turn my mistakes into

stepping stones toward my goal. I figure if I didn't make a mistake yesterday, I didn't learn much.

Success or failure is up to you. If you want to be a success and overcome the invisible handicaps that are detrimental to that success, you need to know that you can do it if you think you can. I overcame a "handicap" that could have stopped a speeding train. You can too.

Here's how you can do it.

### **1. Decide what it is you want to do and carve out a niche for yourself**

If you try to be all things to all people the deck is stacked against you. You have to find a unique position for you.

### **2. Set measurable goals**

You need both long term and short term measurable goals. Write these goals out on paper. Until you write them down, they simply do not exist.



### **3. Define how you will attain those goals**

After you write down your goals, determine how you will achieve them. Write a step-by-step plan. Create a road map that clearly defines how you are going to reach are your destination.

### **4. Work your plan.**

As you do the daily activity it takes to accomplish your goals, focus on the daily activity rather than the goal. I your goal is to purchase one rehab property each month focus on the activity that will result in that one purchase.

### **5. Make adjustments as needed.**

You will make mistakes and experience failure from time to time. When this happens, do some soul-searching.

Determine where you went wrong and readjust your approach but do not allow yourself to become distracted from achieving your goals.

### **6. As you work your plan, start thinking about ways to give to others**



If you cannot give away your money, it owns you. If you do not give yourself and your money to others, you will become self-focused and shallow. Contentment will always elude you.

## **7. Be a mentor to others**

There are millions of people who would like to be where you are. Take one or two along for the ride with you. Teach them what you have learned.

The question you are now faced with is crucial. What are you going to do with this information? Will you be inspired to get in the batter's box and take a swing? Or, will you sit in the bleachers and play the role of a spectator? It's up to you. My advise is the swing away. Strike out, make some adjustment, and enjoy the ride. Life can be a thrilling experience. Wouldn't you like to enjoy it?

Batter up!



### 3

## ***Make a Million by Changing Your Mindset***

One of the nagging questions that appear in the mind of real estate investors is, "Am I ready to jump in and invest, or have I waited until the window of opportunity is gone and I'm now too late?"

I've noted that many people never begin their investing career because they are overcome with fear. Fear, like the fear of failure, success and the unknown, prevents many people from ever realizing their dreams. They wake



up one day and understand they've exhausted their options and have little time left with which to realize those dreams. But you can avoid this dilemma if you take action.

### **Fear of Failure**

I was 20 years old when I began investing in real estate. Some of my close friends and co-workers thought I had gone crazy. They knew I didn't have any money and they thought I was too young. As I aged and continued to invest in real estate, there were still people who laughed at me and told me I was crazy. I have learned over the years there is no shortage of "experts." Everybody has an opinion, and everyone has a horror story of a friend going broke in real estate. And the only real estate "investment" they have is (maybe) their home.

Rule number one in real estate investing is very simple: don't hang around with negative thinkers. They will fill your heads with "what ifs." What if you can't make a



monthly payment? What if the economy falls flat? What if you loose all your money? What if you can't rent the house or apartment complex? What if you get sued? What if you can't get the repairs done? The "what ifs" are endless and can make you very nervous.

When I purchased my first property I didn't know a lot about real estate investing. In the late 60's I read William Nickerson's classic work, ***How I Turned \$1,000 Into A \$1,000,000***. From that book I learned about a formula that made sense to me and I latched onto the promise of real estate riches. I re-read the book, took notes, and jumped in. I had reduced my risk some by getting a little education before I took the dive. Maybe I wasn't old enough to know better, but I had no fear of failure. Nickerson had done it so I knew that I could do it, too. It was as simple as that.

My wife and I purchased a building lot in Santa Rosa, California for \$5,000 with no money down. Then, we



borrowed a total of \$19,000 to pay off the lot and build our first house - also with no money down. We lived in it a year and then sold it for \$36,000. After deducting a 6% real estate fee we netted about \$14,840 -twice what I had earned in my construction job and with far less effort because I hired people to build most of the house. It seemed to me to be a great way to make a living.

I could have listened to those who thought I was getting in over my head. I could have decided that I was too young - just like some of them said. I could have been wrapped in fear of failure - but I wasn't. In my mind there was no reason not to take the risk. I had nothing to loose.

### **Fear of Success**

Why do people fear success? I think there is something in their past that they are dealing with. Whatever the reason, some people feel undeserving of success. They are continually subconsciously sabotaging their dreams, hopes, and desires. They have a recurring negative



mental image that takes a place of priority in their thinking - what I call negative self talk. They think they're not worthy or deserving of a good life. And they know it's true because they tell themselves this in countless different ways.

You have to replace the negative self talk with positive affirmations. That's why I insist the members of my real estate investment group identify themselves as real estate investors. I demand that they say, "Hi, I'm -----, I'm a real estate investor." I want that statement to become a self fulfilling prophecy. I want them to understand there's more out there. I want them to capture and enjoy success. I want to lead them from where they are into to greater accomplishments. I want them to fulfill their God-given potential.

I understand that life is not easy and there are many crushing disappointments. But I also passionately believe that it is possible to come to terms with your past and



move forward. A negative life does not have to continue. In fact you can bring it to an end right this second by changing your thought process from "I can't" to "I can!"

### **Fear of the Unknown**

When I was 14 years old I live near a bridge that crossed the Russian River. The boys in our town liked to jump from the bridge into the river and longed to do the same but the thought terrified me. Even though no one seemed to be getting hurt I was still scared. One day I made up my mind I was going to do it. I remember that first jump as though it was yesterday. I still feel the fear swelling up inside me. I still feel the wind slapping my face while falling through mid air. I can feel the cool water as my feet broke the surface and I plummeted into the depths of the water, my knees buckling when I hit the river bottom.

Gasping for air as my head cleared the surface of the water I had a feeling of success! I had done it. I had



proven myself to my peers. In the process I had overcome my fear.

After my successful jump it was much easier the second time. It got easier with each additional jump and eventually there was no fear at all associated with jumping.

In real estate investing we overcome fear with information. You get information by reading books, having a mentor, taking a class, purchasing a course, attending a boot camp, and networking with like minded people and through experience. What is keeping you from jumping in and investing in real estate? By now you know it's the least risky thing you can do. What's holding you back and when will you start? Last week I had 26 offers to purchase real estate accepted. But it would have never happened if I hadn't taken that first plunge into the investment market all those years ago.

Here's what you do to overcome your fears and get started:

1. If you fear failure, get some information and take action today. It's the only way to gain power over your fear of failure.
2. If you fear success, define what it is that you want to accomplish and engage in positive self talk and affirmations. Changing your mindset is much easier and will come if you do this.
3. If you fear the unknown, jump in anyway. The water's fine out here! Jump in and enjoy the exhilaration of success.

## 4.

# Four Steps to Greatness

Have you ever felt like giving up? I mean, really give up! Are you are ready to give up on your marriage, dreams and/or life itself? I have been there. I've felt the despair, failure and helplessness and the feeling of being all alone. Those kinds of thoughts result when we believe the lies told to us. Lies like, "I'm not good enough," "no one really loves me," "I have nothing to offer," and "I'm no good and I'll always be a failure." Because I've been there I want to share with you a story of survival and accomplishment.

I was in Gold's Gym one morning five years ago when an attractive, petite, 5-foot-tall stranger, about my daughter's age, strolled by. New to the gym but with a look of experience, she was dressed for a workout at about 5:30 AM - pretty noteworthy in itself. She bore a raised, rectangular scar on her thigh: the telltale mark of a skin graft. I was struck by her determined and self-assured body language as she walked past me - even though she wore a support on her left knee and a brace on a scarred and shriveled left arm and hand.

Over the course of the next few months, I watched her with interest. She was always upbeat, and always had something encouraging to say to others. I was very impressed by her tenacious workout: she was relentless in spite of her weaker left arm and hand. I was even more impressed that she seemed unaware that she might have any kind of limiting physical condition. Her attitude and demeanor were especially memorable because this is a

place where many young women are concerned more with their makeup than cardio.

A few weeks after I first saw her, when she and I were doing weight training, I was granted permission to ask a personal question. I asked about her arm and hand. She answered directly and honestly, and she has been my hero ever since.

\* \* \*

Shannon Bart, my co-author and collaborator in a forthcoming book, is truly an amazing woman. Not only has she overcome challenges that would have stopped lesser people, she has excelled in spite of them. She's been an inspiration and source of encouragement to many people. Her experiences, her education, her achievements and her remarkable perspective on life make her uniquely qualified to contribute to this book and take the role of your coach and mentor. I think she will become your hero, too.



Here's her story:

Shannon was physically active in her youth. A talented gymnast, she pushed herself to compete and succeed, and as a freshman was a member of at Arizona State University's gymnastics team. Unfortunately, during a practice she tore her anterior cruciate ligament. It was an injury that required surgery and marked the end of her gymnastics career. A hospital stay was followed by six weeks on crutches and in physical therapy. Although this could have been devastating, Shannon wasn't discouraged: she pressed on.

By the fall of 1997, Shannon was married and pregnant with her first child. But in October, 26 weeks into her pregnancy, she went into preterm labor for no apparent reason. Her doctor ordered strict best rest and tried to determine the nature of her condition. Within a month, she'd been flown to the High Risk Pregnancy division of Columbia-Presbyterian St. Luke's Hospital in Denver, where her labor continued, her doctor still unable to



uncover the underlying cause. Eventually, it was discovered that Shannon had a degenerative kidney disease. She would need a kidney transplant sometime within the next five years.

"Can I have more children?" she asked. Shannon and her husband, Sean, had talked about having three. "Maybe after you have a transplant," was the Doctor's bleak prognosis.

During the remainder of Shannon's pregnancy, she had to endure eleven weeks of steroid injections, strict bed rest, 2 amniocenteses, medication every ninety minutes and continual home monitoring. When that - and thirty hours of labor - was over, she delivered, by emergency c-section, a three-pound, ten-ounce baby boy: Hunter. The little guy's heart stopped beating in the delivery room. Thankfully, he was resuscitated, but he had to stay in the hospital an additional four weeks. Hunter has grown into

an energetic boy who wants to build houses, like his dad, and the top speller in his class.

This sounds like a great success story already, doesn't it? But we're not through.

A mere six months later, Shannon's life, and that of her family, went spinning out of control. Shannon, Sean and Hunter were on a road trip to Santa Fe, New Mexico to visit her mother. One morning, at about 5 A.M., Sean swerved their SUV to avoid a collision with a construction vehicle. Their SUV flipped over. As the car rolled Shannon's left arm and hand were thrust through the broken sun roof and skidded down the pavement beneath the overturned car. By the time the SUV landed upright her arm and hand had been crushed and stripped of flesh, muscle and sinew. Sean pulled Shannon and Hunter from the car. He applied a tourniquet to her arm to stop the bleeding and flagged down a truck driver to call for help.

Shannon will always wear the scars of that accident. She has no idea how the surgeons put her arm back together: she calls it a medical and scientific marvel. She remembers asking the emergency room doctor, "...are you going to give me something for the pain?" There was no pain yet, but she was sure there was going to be some very soon.

Healing came slowly: she endured another two weeks in an Albuquerque hospital and seven more weeks in Albuquerque, healing. It took twelve months to return to a "normal" home lifestyle. With the help of Sean and family members, progress inched along at a snail's pace.

Even after four surgeries, a skin graft, a muscle graft and a series of "cleaning outs," Shannon is missing about 3 inches of bone in her left arm. She is also missing nerve function and sensation, and she carries with her, wherever she goes, a metal plate and screws.

Instead of becoming bitter, or getting angry at God or the world about the misfortunes that have befallen her, Shannon has remained positive and grateful for what she does have: a family and friends who were always there for her.

Much to her credit and never-say-die attitude, she completed her Masters Degree in Psychology while going through the horrors of rebuilding an arm.

"I love my arm," she tells me. "Even after the fourth surgery the physician was not sure I would keep it. If the graft had failed," she continues, "he would have had to amputate it. It is a daily reminder to me of how blessed I am to be alive. I have the opportunity to share my life with Sean and raise my son and grow old. My scars are a testament to who I am."

Shannon is my hero. Here's one reason: she didn't flinch when life threw her a curve ball. She isn't bashful or



ashamed of those scars. She wants people to ask about them. She loves giving positive insight to people who need it. Does she want to revisit the challenge? Here's what she said: "I don't particularly want to do it again, but if God gave me the opportunity to do it all over without the accident I would tell him, 'no, thanks'". Since the accident, Shannon is a different person. I think she became a better one.

Eventually the Barts moved to Bend, Oregon, Shannon's home town, and found a new nephrologists. The first year back in Bend, she had five kidney infections. She underwent surgery, which seemed successful but five years later, her kidney began to fail.

More labs tests, medications and doctor appointments came next. She had to consider dialysis and a kidney transplant. Shannon made the decision not to go on dialysis. She knew she had a health problem, but she never conceded she was sick - even when she was very

ill. And, she didn't want to leave her son with memories of Mom in dialysis.

A seasoned surgery veteran, Shannon chose to have a kidney transplant before she needed dialysis. One day she told me, quite off the cuff, "Don, you won't see me for a few weeks. I'm going to Portland for a transplant." I didn't even know she had a problem, let alone know a serious one. She described her choice to have surgery this way: "It's like you are walking down a train track, in a tunnel, in the wrong direction, and there's no way to get off. You know the train is going to hit you, you just don't know when."

The search began for a matching donor. Shannon found one in her own home: it was great friend who happened to be living with Shannon and Sean. The three of them went to a Portland, Oregon transplant clinic. They spent five days in the hospital and an additional four weeks in recovery in a spacious hotel room nearby. Shannon's



mother was there to care for Shannon and Jeramie.

Shannon told me, "The whole thing would not have been such a blessed experience without all my family who visited, prayed, and supported us."

She calls this life threatening experience a "blessed experience." Many people I know might have found another way to describe it - and not in such positive terms. But this is one facet of Shannon that has earned her a place in my heart, and another reason she's my hero. In spite of the obstacles and challenges, she faces life and people positively with her chin up, treating life like a treasure hunt.

She writes,

My recovery was an amazing experience. I felt healthy within 24 hours of the surgery. My labs were normal for the first time in almost ten years. I had no complications, no infection, no rejection and a month off with no responsibility except to sleep, eat, read and be well. I



made a concerted effort to enjoy every minute of it and remember how happy I was. I have continued to enjoy great health and daily gratitude for being alive. I am a big proponent for living donor transplants and getting that transplant before people are at death's door.

And, characteristic of Shannon, she feels very strongly that the story is not as much about her as it is about the people in her life who helped her through all her trials. She takes the spotlight off herself and places it on others. She believes this is their story. "It was easier," she wrote to me, "to be the patient than to be the ones in the hospital waiting room. I wouldn't have traded spots with them for anything in the world."

She has tremendous respect and love for her husband, Sean. She recently confided to me, "... my husband, Sean, has never wavered in his love or support. I am not the woman he married. I have changed physically and personally and he has never looked at me differently than

the day we got married. Okay, maybe differently - but not in a lesser fashion. He is my hero for so many reasons".

This wonderful, beautiful woman I've described to you is truly in a unique position to serve as your role model. It's my hope that you can get a new positive picture of what life can be. If you think you there's nothing to live for, think again. If you think God has turned His back on you, He hasn't. If you believe you've nothing for which to live, you're wrong.

God has a plan for your life. A good plan, too. But as long as you're focused on your own "problems" you won't be able to see what that plan is and enjoy the life God has for you. Here's what I want you to do:

**Step One:** Whenever you are at your "rope's end," think in on the good things. Even when life seems bleak there's always some good on which you can identify.



**Step Two:** When you don't know what else to do, focus on others. One of the basic flaws in our psychological culture is its focus and obsession with "self." Here's the truth: if you can learn to be concerned with the needs of others, you won't have the time or energy to think about your own "problems."

**Step Three:** If you come face to face with despair, learn to give. After you've learned to focus on the need of others, learn how to give to others. Freely give your time, money and services to good causes.

**Step Four:** Take personal responsibility for your actions. If you blame others for your position in life, those whom you blame are controlling you and you cannot move forward. If you've made bad choices, say so and break the vicious cycle and go on to greatness. It is your choice.

Regardless of where you are in life, or the challenges you face, there are millions of people who would trade places with you. Shannon has faced many more obstacles than

you or I will ever have to face. Let her be your hero and role model. If she can prosper in spite of her challenges (or "opportunities" as she would describe them), so can you.

It is now up to you. The only question that remains is, will you become an achiever? You can! Will you? My challenge to you is to go for it! Live life to the fullest and don't believe the lies, only believe the truth: You are bright enough, smart enough, good looking enough, and all the other positive words you can imagine.





### *About the Author*

Don Loyd has been active in Central Oregon Real Estate for more than 35 years as a Real Estate Agent/Broker, Investor, Developer, General Contractor, and Corporate Marketing Vice President.

A gifted communicator, Don's resume includes teaching undergraduate and through post-graduate course work. He serves as President of the Oregon Association of Professional Real

Estate Investors and Executive Director of Northwest Real Estate Institute.

Don is also an investment mentor and group leader of Central Oregon Real Estate Investment Club. Meeting weekly, the group learns the nuts and bolts of sound, safe real estate investing and receives encouragement in their investment career.

He's authored four books on the subject of Real Estate Investing;

***My New Reality Journal,***

***Marketing and Selling Your Home – A Practical Guide for FSBOs,***

***Earn Amazing Money – Think Your Way to Riches, and***

***How to Change Your Life***

He is currently working on a new book entitled ***The Manual for Financial Freedom.***

Don's articles appear on several web sites and he is a contributing real estate investment writer for **Cascade Business News**.

Don owns and operates Aspen Tree Homes, LLC ([www.AspenTreeHomes.com](http://www.AspenTreeHomes.com)), a general contracting and development company and Certified Brokers, LLC ([www.CertifiedBrokers.net](http://www.CertifiedBrokers.net)) a full service real estate company. He also owns the highly successful DEL Design and Drafting ([www.DELDesign.net](http://www.DELDesign.net)), an architectural design service.

Don believes in giving back to the community. Over the last 35 plus years he has served in various roles for, and generously gives to, local non-profit organizations and churches.

Believing some change needed to take place at the state level, he made a run for the Oregon State Senate in 2004. At this writing he serves as Vice President on the Board of Directors of High Desert Christian College.



He currently donates his Fridays to helping new real estate investors learn how to create wealth, enjoy positive cash flow and eliminate bad debt. He is currently putting on learning seminars to help other Realtors and Investors understand the unique Contractor and Developer laws in Oregon.

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***Read what others have said about Don:***

Through Coaching, Mentoring, and weekly meetings - Don has helped hundreds of other people make vital investment decisions for creating wealth and happiness in their lives.

"If you want to make a ton of money in real estate investing, you need to read Don Loyd's new book, *Creating Wealth for Women*. He shows you how he did it and how you can do it, too. His step by step approach is safe and sound. His four question plan in analyzing investment property can result in huge financial gains. Don has proven he has the ability and experience to create wealth with little or no cash out of pocket. Now he shares his success story with the general public and invites you along for a great ride."

**Bill Bronchick**, Attorney and Writer, [www.LegalWiz.com](http://www.LegalWiz.com)



"Don, thank you so much for everything..You are an incredible leader and peace maker. I admire the talents God has given you. You are still and always will be my Hero!"

**Sharon Dillard**, Real Estate Broker and Real Estate Investor

"Don, I congratulate you again! You are a true professional. Enjoy the success!"

**Dr. Donald Moine**, the co-author of a number of best-selling books in the field of sales, marketing, investing and financial planning. [www.DrMoine.com](http://www.DrMoine.com)

"Don Loyd is particularly savvy at creating wealth through new construction, financing, negotiating, lease-options, marketing, and just plain thinking out of the box. I have personally done business with him and I have found him true to his word. He is a real Real Estate Guru. He is an undiscovered Peter Conte and David Finkle."

**Dr. Erik Zamboni**

"Hi Don - Your expertise and creativity is by far the best I have experienced. You helped make me \$50,000 on my very first deal and I didn't have to use much of my own money. I can only visualize how many people's you have touched. You have changed my life sooo much and have touched my heart with your generosity and kindness that it does bring tears to my eyes. I will never be able to tell you enough how much you have helped me, supported me, helped me grow into an independent thinker and someone who takes action. I have no more FEAR about being able to accomplish anything I want. I hope I can give back as much to others that you have given to me."

**Diana Lyons**, Real Estate Investor - Owner of [www.YourLeaseOption.com](http://www.YourLeaseOption.com)

"Don's understanding and knowledge of real estate is huge. He has helped me understand complex principles in investing and turn that understanding into significant gains. My first deal with



Don netted me \$60,000. Don has not only been helpful, he has helped me find creative solutions to difficult situations. He wants other to be successful and is willing to share his wisdom. Of all the Real Estate Gurus, Don is the most approachable. He has always been there for me when I have a question and he has never let me down."

**Dottie DeSelle**, Business Owner and Real Estate Investor

"Don has been instrumental in my success as a new private real estate investor, without him I would still be spinning my wheels wondering where to begin. He has helped me way more than I had ever expected and is very knowledgeable in the field. He even made it possible for me to do my first deal without spending any of my own money, and I expect to make about 30,000 specifically because of him Don is genuine, generous, and fair. I have known him for more than 2 years and have seen nothing but great things out of him. Thanks Don."

**Ken Ferguson**, Real Estate Investor

"I heartily recommend Don Loyd. I have found him to be honest, sincere and overflowing with ideas about sound, safe real estate investments. Don has helped me realize my potential. Don's mentorship and coaching has changed my life. I will never be the same. Thank you, Don."

**Marcy Erickson**, Business Owner and Real Estate Investor

"Don, I appreciate so greatly the fact that you are part of my life. You have helped me to walk further out onto more branches again. I used to be like that - then I got married and had kids and took the safer way. Safe = Poor! I walked through my house on Lot 5 yesterday and I was overwhelmed with a feeling of gratitude. I thought of you, and that this would never have happened if it weren't for you. I thank God also that you have truly found your own, creative, innovative niche and gathered your family around you to come along for the ride!"

**Tammy Rittich**, Real Estate Investor



"Don, thank you so much for the kind words you said at last Fridays meeting. It seems like no matter what the topic of the meeting is, I always leave each Friday feeling so motivated and in such a great mood. Thank you for bringing us all together and being so inspirational!"

**Shanna Smith**, Web Designer and Owner of  
[www.Silverholly.com](http://www.Silverholly.com)

"Don has extensive experience in developing wealth through real estate investing. His knowledge covers the gambit from prospecting through the exit strategy."

**Jim Bryant**, Real Estate Investor

"With over 35 years in the real estate business in Oregon, Don has a perspective few people have achieved. When it comes to real estate knowledge - Don is "The King". I have found him to be upfront and always honest. I'm applying Don's techniques because he focuses on creating wealth going into a deal not sometime down the road."

**John Melton**, Real Estate Broker, Real Estate Investor  
[www.BendHomeSales.com](http://www.BendHomeSales.com)

"As a mentor Don is creative and never runs out of ways to do things. He is full of ideas. My husband and I have done business with him and his companies and have found him to be true to his word. I can also recommend Don because he knows real estate and enjoys sharing what he knows. Of all the Real Estate Gurus, Don is 'Number 1' in my book."

**Amie Shultz**, Mortgage Broker, Real Estate Investor

"I have found Don Loyd to be honest, available and always straight forward."

**Phil Johnson**, Johnson Equipment, Real Estate Investor

"Don Loyd's knowledge of real estate investing is very thorough and every aspect imaginable. I can recommend him because I trust his ethics."

**Gaila Noel**, Real Estate Investor



"Don has many years of all aspects of real estate. On a scale of 1-10 I would rank him a 9.5 when it comes to real estate knowledge. I have done business with Don and I have found him to be fair, honest and trustworthy. I trust him. On my first deal with him I made about \$100,000."

**Dennis Mayea**, Real Estate Investor

"Don has creative strategies that work to create wealth in real estate investing. Dons personal service is great. Hes easy to contact and he's always willing to help."

**Justin Peters**, Mortgage Broker

"Don is very versatile with his investment projects and is a savvy as they get."

**Bob Melton**, Real Estate Investor

"Don Loyd sees the big picture and freely shares his wealth creating ideas. He's a great negotiator, and he's honest and fair. I can recommend Don Loyd because he believes in what he does and has very sound principles of making money in real estate."

**Joanie Krehbiel**, Business Owner, Real Estate Investor

"Don Loyd practices and preaches the importance of knowing how much wealth will be created, how much money out of pocket you will spend, when you get that money back, and if the property has a positive cash flow all before you sign up for the transaction. He's very informative and he lives and breaths real estate investing. If I can say one thing about Don Loyd, its: He doesn't live within the confines of a box."

**Heather McKenzie**, Banker and Real Estate Investor



## **Join Don's Coaching Program**

Go To [www.RealCashFlow.net](http://www.RealCashFlow.net) and sign up today. You, too, can enjoy tremendous success if you think you can.

**Dream – And Dream Big! You Can Do It –  
so just do it**

