

You Are On Your Own

From the best-selling author of “Clicking Cash”
and “WakeUp Millionaire”, Patric Chan

www.patricchan.net

Hi.

This is going to be a very “different” manifesto that I’m writing about today.

For a start, usually in a report like this, any “authors” would have their “About Us” section, but you won’t see that here. I want you to read this from a neutral perspective on what is really going on and how your future is going to be very different. In fact, it’s gradually getting worse unless you know how to do something about it. If you do know, then it’s actually an advantage for you.

I would suggest that you find a comfortable place to read, where you’ll not be interrupted – try to sink in the content inside this manifesto.

Let’s begin...

Many Things Have Changed Since.

As you read, I’ll highlight to you the many critical changes that are happening right now and many that will be more drastic in the not-so distant future ahead. These changes are affecting your financial future as we speak.

Let’s start with money - the fact is, money is important.

Look, I’m not going to talk to you about spirituality matters or the argument of whether money brings happiness or not. Basically, I think money is definitely a very useful tool for you to achieve personal freedom, yes?

To give an example, if you like helping an orphanage with money, you can give donations. With money, you don’t need to work in a dead-end job anymore, so you can use your time to be with them or do some community work. I guess I’ve made my point that money IS a very useful tool.

Let’s move on...

But unfortunately, your “original” plan to make more money is unlikely to work anymore. This is because of the changes that are happening and will be happening very soon. And if you have no plans for your life yet, then you should start working on that. Yes, as soon as after you’ve done your reading here.

The New Generation And Technology Growth.

As I'm writing this, I'm 33 years old. But, when I meet with those in their twenties... they're different. They think differently, they behave differently. They have different principles. Their mindsets are completely different.

And I've not even touched on the teens who will be subsequently "taking our places" in the near future.

If you're thinking that I'm going to talk about how to sell to them, you're totally wrong. This is not about marketing but about CHANGES that are happening, without being noticed.

Here's the situation now:

If you're a boss, do you have a solid plan on how to manage them as your employees?

Well, be prepared for a different experience – compared to those days of having people working for you smoothly.

The fact is, with globalization taking place at a fast pace today, they DON'T NEED YOU to earn money anymore. Keep your salary. I don't need a job from you. Trust me, they'll have their ways to create money – they'll never "starve".

Or maybe you're not the boss, but instead an employee.

Then you better buckle up because you're going to compete with these dudes, or at the least, be working with them in a team. Unless you're prepared to be faster (in everything you do!) and be a contrarian thinker, I can envision how you're going to be swimming against the tide with them. Two words - Freaking stressful.

Even "thinking outside the box" seems to be outdated nowadays. That's soooo old-school. Contrarian is the in-thing to be right now.

I mean, if you want to speak metaphorically about "thinking-out-of-the-box", I would simply ask you, "Where's the box?".

I guess the box idea comes from corporations where people work inside of cubicles. Today, things have evolved to be "borderless". In fact, employees are expected to think outside of the box – it's already a "compulsory necessity" in jobs.

At the end of each day, you'll be playing "catch up" with the new generation in the office. I wonder how is that going to lead to personal freedom...

And it's just going to get bigger.

Let's switch the topic to technology growth.

Since the day of the internet realm began, you have seen more rich people than ever. Of course, many, many millionaires were made because of the initial boom.

It seems like many are more proud about saying that they work for Google, Apple or Facebook than Walmart, Coca-Cola or ExxonMobil. 😊

Anyway, going back to technology – resisting it is futile.

It just gets more “complicated”. But ironically, it gets “easier” too because it'll become more “user-friendly” for customers as time goes by.

New inventions and technologies are being introduced into our world, whether you're aware of it or not – we better gear up and embrace it fully.

The matter of fact is, the way that we're doing business will continue to change to benefit the market and **its single major influence is none other than technology.**

For instance, we're already moving into the mobile technology market. Ultimately, “everyone” is going to use smartphones at some point. Even Africa is changing rapidly too. Watch this for clarification - <http://youtu.be/ObXjqx4J0C4>.

In our company, we've already started building internet business to support mobile devices. That's where we've developed, www.NagScreen.com for mobile app developers.

The question is, is your business related to technology, or at the least... Internet?

Wait... a better question should be... have you started to figure out how to use the Internet to benefit your business?

Because the **Internet is the backbone** of EVERYTHING when it comes to technology.

Government And Politics

I'm not a big fan of politics as a whole, but as a citizen of my country, I do my best to stay updated with what's happening. What our government is doing for us as a country.

Interestingly, it's amazing easy to stay updated – I don't even need to take the time to search for what's happening with politics and our government because “everything” is already shared on Facebook.com and Youtube.com. Or Wikileaks.org. Everything's leaked. The good, the bad and the ugly.

You watched Star Wars? Those Jedi Knights and The Dark Sith stuff? What? You're not a fan of Star Wars? Come on, how can you not be? Go watch. 😊

Sorry to be a spoiler if you haven't watched the movie yet but basically, with Power, you can benefit good or evil.

The problem is, power is such an amazing thing and regardless of how good someone is, they'll be tempted towards the dark side. (Hey wait, that's not how the Star Wars story goes about.... that's Spiderman, isn't it?) Regardless, politics = power.

Right now, most citizens are facing “challenges” with their governments and questioning how the politicians are taking care of them as individuals. The United States is one example. Including Malaysia (since I live here, I kinda know what's going on daily).

So, are you still expecting the government or politicians to take care of you?

Heck, you probably don't even know what's the accounting of your government at this stage -- how much money they still have, or more probable how much debts they have. How they're handling their debts. Unless you live in China, then you don't need to worry about your country being in unimaginable debt.

Dude, seriously – I'm not great with maths, but common sense will teach you about your countries money by seeing how they are spending it and what they're doing to make the country richer.

Unless you're somehow a friend or a relative or a friend's friend or a relative's friend or whatever forsaken relation to the politicians in power, I really don't know what your plan is. Even if you're somehow connected, I think you'll hate playing those games – personally, I hate them.

You know, never in my LIFE could I imagine the UK going bankrupt. I don't say this for fun, I read it at [this site](#). Yes, the UK – King Arthur, knights and castles, that

country. A place where many Asian's always dream of going to for holidays. And in the past, some Asians even dreamed of going there just to work at odd jobs like washing dishes inside of restaurants.

The point is this; it's not the same as it used to be anymore.

It's better to have plan B because I don't even know if your retirement fund is still there when you want to cash out.

Also, everything seems to get more expensive nowadays but your salary isn't increasing to suit.

Our Education In Schools

Now, I don't want you to get the wrong idea that I'm hammering school education.

Not at all and in fact, I would say that it's not even their fault that the education system is not "up to date" with today's reality. No wonder Mr. Kiyosaki wrote a controversial book called, "If You Want to Be Rich and Happy, Don't Go to School?".

The problem begins when change occurs.

You see, I don't know how pre-historic our school textbooks and educations are dated back, but I think it's safe for me to say that...

Nothing inside the syllabus has changed much.

Dude – can you imagine this...

Economy has changed.

Technology has changed.

Mindset has changed.

Opportunities have grown many times over.

But our conventional education doesn't seem to change much. The teachings are almost the same as before!

I remember during my schooling days, I needed to write essays for the homework. And during that time, the internet was not around yet.

Today, what's stopping the student just outsourcing their essay homework over the internet? Maybe to someone in India who has a better written English?

I don't need to memorize stuff because I'm just a click away from Google to get the answer I need.

Do you know how big the size of Malaysia is as a whole?

I don't, but I got the answer in less than 15 seconds, whilst writing this manifesto. It's probably about 127,355 square miles or 329,847 square kilometers. Thanks to Wiki Answers.

I mean, why would I want to memorize this fact, when I can just find the answer at ANYTIME I want using my iPhone?

The school should be teaching SKILLS. Maybe, how to search for information faster

or something on the Internet? Bad example, but you understand my point, right?

By the way, I'm not just referring to the primary or secondary schools. It's happening even to those who are studying diplomas and degrees.

The lecturer teaching about "business marketing" has probably never run a live marketing campaign before in his whole life.

The lecturer teaching about "e-commerce" has probably never created an internet business and sold products successfully before.

The lecturer teaching about "customer service" probably never sat in the office and talked to customers – and doesn't really know what is happening in reality, compared to the theories he learned (probably from another lecturer who is the same shoe in the past).

Education is important for jobs, if you need "certifications" or a technical skillset.

I mean, you can't be a doctor if you don't go to medical school. You need to learn that "skill".

But I don't see how "education" is going to help you, if your goal is to find the way to having a prosperous financial future and finding the key to personal freedom.

Even to get amazing jobs. You may get them by showing all sorts of cool academic papers, but when the rubber meets the road of your showing results, oops.

In our company, we prioritize talent and attitude over qualification.

Just so you know, ultimately, companies will be shifting their focus on hiring results-driven or experienced people to do the jobs.

Just look at how easy for an employer to find skillsets – odesk.com, freelancer.com... even Fiverr.com.

If the goal is to own a business or to become an entrepreneur, I'm not too sure what you'll learn in the current education's syllabus will truly be the knowledge that will lead you to a business success. What you'll need to learn is:

1. Having the right attitude and mindset (don't seem to teach that in the syllabus)
2. Coming out with brilliant plans and knowing how to execute them
3. Have PR skills so that you can communicate with people for business
4. And some other stuff that the school probably doesn't cover

Maybe you're not worried about yourself, since you are "okay".

But what about your kids and their future?

It's a false hope to think that your kids' future is going to be bright if you send them to awesome schools today. I'm not saying that they won't, I'm saying there's no guarantee that comes with that and the guarantee gets slimmer each day.

The good old day's plan was as follows: send your kids to an awesome school and spend hundreds of thousands, so that they'll have an awesome job that pays them a truckload of money when they're done studying.

I kid you not, some parents still believe this plan actually works.

Why is it not working as well as it should anymore? Firstly, the education syllabus may not prepare them for the "real world". We all know that's obvious.

Secondly, the competition will be growing or be changing in times to come (once again).

Thirdly, due to technology, you really can't predict how that job's going to be 10 years down the road. Compared to ages ago, things do not change because technology is not that advanced yet.

But here's the thing:

At the end of the day, I would still like think that education is important and I'm sending my children to schools and doing my best to give them the best education possible.

But it's not for the purpose of achieving personal freedom or ensuring a good financial reward at the end, instead it's mainly for the experience and the knowledge. Something that will be with them for their whole lifetime.

If you want to ensure the elimination of financial worries, I would suggest that you build your own business **AS SOON AS POSSIBLE**. That is the only thing you can count on to be yours and yours alone.

We're Comfortable. And That's Not Good For Long Term.

We're very fortunate to be living in these times of good wealth and prosperity, living in a wonderful country where we're developed and advanced.

But the wind of change is coming your way.

They say that if you put a frog into a pot of boiling water, it will leap out right away because it's hot. It's obviously painful.

But, if you put a frog in a pot that is filled with water that is cool and pleasant, and then you gradually heat the pot until it starts boiling, the frog will not become aware of the impending threat until it is too late. Yup, the frog will eventually die. The saddest part, it probably won't even know why it died.

Asia is rising at a rapid speed. Not because I'm an Asian dude and singing praises of where I come from, it's simply the truth. Remember the countries that are going bankrupts? Numbers don't lie.

The country that is the rising superstar is none other than China.

This is direct from Wikipedia...

Fortune 2012 list

The rankings, which have been released by the magazine at its website, appear in the July 23, 2012, issue of the magazine. The following is the list of top 10 companies, as published on 9 July 2012. It is based on the companies' fiscal year revenue.

Rank	Company	Country	Industry	2011 revenue in USD
1	Royal Dutch Shell	 Netherlands†	Petroleum	\$484.4 billion
2	ExxonMobil	 United States	Petroleum	\$452.9 billion
3	Walmart	 United States	Retail	\$446.9 billion
4	BP	 United Kingdom	Petroleum	\$386.4 billion
5	Sinopec	 China	Petroleum	\$375.2 billion
6	China National Petroleum Corporation	 China	Petroleum	\$352.3 billion
7	State Grid Corporation of China	 China	Power	\$259.1 billion
8	Chevron	 United States	Petroleum	\$245.6 billion
9	ConocoPhillips	 United States	Petroleum	\$237.2 billion
10	Toyota	 Japan	Automobiles	\$235.3 billion

Dude, are you seeing what I'm seeing here?

It used to be United States companies dominating the top chart of global 500

companies. It looks like China's catching up fast.

You may think it doesn't bother us too much, because it's at a large scale. Just wait and see what happens in the future.

I was in China to present a seminar in Dec, 2012.



And again in 2014:



One word - they're hungry. Not in any bad way whatsoever, but instead in a positive way. They're hardworking people and they take instructions diligently to achieve their

own success.

What's best is, they don't "think too much", they'll just do it and figure out the rest of the plan as they go along the road.

Honestly, generally, we tend to do research, think of plan B, question the course, etc, meanwhile, they're busy moving forward. If you fall down, just start up and start again. No wishy washy BS excuses.

After the seminar, I went there to conduct a 2-day workshop, teaching them how to create and [make money with app businesses](#). Well, actually, it's more like A DAY of work since whatever I said needed to be conversed by my translator. (Yeah, I'm Chinese, but I don't speak Mandarin.)

So in essence, they're not even learning DIRECTLY from me but through another person's interpretations.

In a week, one student has successfully created his own mobile app. Of course it's not the most brilliant one, but he successfully got it started with no excuses.

While for most, they'll either blame me that I didn't teach enough or give some excuse of why they cannot start yet. 😊

I just got an invitation to speak at 2 more seminars in China during 2013 and I asked the organizer this question (to evaluate the opportunity in comparison to cost)...

"How many attendees are you expecting this round? Is it going to be the same as the one I spoke at last year?"

He replied, **"It'll just be bigger"**.

Dude – they just continue to grow bigger.

Maybe China's not hitting our shore yet, so no great urgency, even though they're literally growing rapidly and will soon be "dominating" many opportunities.

But I can fairly safely predict that many other third world countries will be growing too, at rates we've never seen before.

With the advancements of technology and the freely available information (again, thanks to the internet), **people are learning faster than ever**.

More people will rise above.

Imagine if India explodes just like China did.

I guess, they'll soon be outsourcing their own jobs to the world then, instead of us hiring them for our jobs. Can you imagine that?

All of these facts are going to change how you'll be making money. For sure.

And what if your country is no longer a "successful country" and seen as a lesser developed country when other countries rise so high above you? Don't be surprised if your government is not doing their job well enough and other countries are growing past at crazy speeds.

Let's bring this back to where you are now.

You can continue to be comfortable if you like, after all, we're naturally comfortable people. That's our advantage when living here – we don't need to work so hard.

But make no mistake, my friend... within your country itself, many are now coming out from inside their comfort zone. My assumption of this phenomenon is because of these facts...

1. Lack of confidence in their jobs and subsequent government
2. No new boundaries to find information
3. Inflations that are pushing citizens to find different income streams
4. Desire to look and feel better (thanks to the media)
5. Peer pressure (yes, adults have this problem too)

You want to know something I found out? They WANT you to continue being comfortable. That's how it works for them to continue their growth.

If you still don't have the awareness, well, tough luck because you might end up being the frog. You may dislike me for saying this to you - I mean, who likes bad news. If you feel that way, I'm very sorry. But I know deep in my heart, I've done my part. I want to help you, despite the risk of you removing me from your Facebook friends or whatever.

Continue with being comfortable for next few years. See what will happen.

You may think... it's still a long way to go, I'll do it tomorrow. Right now, I feel like watching my TV – *CSI* is on TV right now. I can't miss it.

Okay, it's your life. You get to choose what you like to do. Just don't get scammed into buying some "work from home starter kit" or "biz opp" stuff when you're desperate for that extra income.

One more thing – just so you know, in just one year, MANY things can change, including your financial future when it comes to building a successful internet business. I got a student who has changed his life because he works hard for just

one year. A lifetime reward. Watch his testimonial at <http://youtu.be/z8engfMfBsg>

Unlimited Opportunities But Limited Opportunity

There are just so many different ways to make money nowadays. Or to create new income streams. It's "unlimited" because it's unique in the fact that each vehicle will branch out to many more similar options.

For an ordinary person, these are the common options...

Doing multi-level marketing aka MLM. Then there are plenty of MLM companies available for you to choose from.

Real estates. All kinds of real estate types and investing methods are open with limited capital start ups.

Stocks or trading (Forex, options, whatever else is in the market at the time).

Part time jobs. From being a waiter to driving taxis.

Selling insurance. There are many insurance companies in the market.

Open up some conventional business (like a kiosk in a shopping mall selling ice cream or some trinkets).

Internet businesses.

Or other stuff that you enjoy doing.

Let's explore them....

MLM. This is good stuff. It has a low cost and the potential to grow big. Meeting and talking with people, getting them to consume the product and spreading the word. I mean, it's more elaborated than that, but that's the summary of the modus operandi.

Simple concept, right? So if you're that type of person, this is for you.

You see, I like talking with people but not talking about health products (or whatever the MLM Company's product is) or trying to get them to join the biz opp. It's absolutely nothing's wrong, but that's not suitable for me.

Now, imagine doing that *every single day* or at least 5 times a week. Yeah, I know – your upline fella told you that you don't need to do that and it's not necessary. Seriously, you think you're going to make 6-figure income by just talking to a few friends (provided they even want to meet you for a biz opp talk) once a week?

Real estates. This is a great opportunity. Here's how I work – I make money *elsewhere*, then I invest it into real estate.

Part time jobs. This is by far, the last option you should ever think of considering. Why? There's just no exponential growth available – you're literally trading your time for money. I mean, dude, if you want to do this, I would suggest you to talk to your boss and ask him for more jobs in the company to earn extra money. At least, you would still have the hope to get yourself promoted somewhere down the road.

Selling insurance. Do this only if you really believe that you're helping someone with the insurance policy. Please don't do this solely for the commission because when you're not making as much as money as you would like, you'll drop the ball. And trust me; you're going to piss off lots of people for violating their trust with you.

Stocks trading. I've heard of so many people that attend trading workshops and seminars and end up losing their shirts off their back after trading. I would deal with this as how I deal with the real estate game – make money elsewhere and trade it here. The difference is, I'll only use my "disposable" income for this vehicle. The rewards are fast and can turn out lucratively. But, you better do your homework well and understand the game first.

One more thing about stock trading opportunities; I really don't see this as a vehicle for ordinary people simply because you need capital first to make additional money. And you can LOSE THEM ALL. Don't give me the story of the "no money down" method, etc – to me, it's only a "no money down" if you can lose THAT money and not be liable to it. Guess that only happens if you inherit a fortune somewhere.

Conventional businesses for ordinary people? Even if you have the funds to setup one, I just don't know how you're going to find the time to run it successfully.

Lastly, income from internet business. That's my game. I'm not going to bore you with the usual suspect of the benefits like being able to work at home, work at your own hours, it can be automated, low cost, it's open 24/7, etc. but something more meaningful in terms of a business perspective:

1. It's scalable. You start with a small test and if it works out well, expand it. That's how we run our internet businesses. We don't just rush out everything at once.
2. It has the potential to grow big. It's the same concept as being able to scale, growing big would mean that it's "unlimited". Why? Because you're not restricted demographically.
3. It's your OWN business. That's the whole purpose. When you're selling insurance, you're selling AIA (or whatever other brand you're promoting). You're building THEIR brand, not yours. You're not building yours. But internet businesses are different - Even if you're just doing affiliate marketing in the internet world, that's fine because you can still be building your own brand as

you go along.

And I could list out more perks than ever before. But I think the reason why I can swear to it is simply because I've experienced it first-hand, no ifs, no buts. For being a dude who didn't go to college or University, not great in English, has no connections with any big boys, no special skillset or talent and so on, I get to transform my life and live in a house where I can work on my lawn like this...



So... Internet businesses rock.

First, everything is about speed. Things change very rapidly, I've said this so many times here – each delay would mean further delays of your own success. If I was to get it proof read, it'll probably take an extra 48 hours to get it back and sent to you. The faster you read this manifesto, the better it is for your own success.

Secondly, it's about being a contrarian thinker. When everybody is doing the same thing, it's time for you to do something totally different and be bold enough to ACTUALLY do it. That will get you the attention for your business.

Have you ever thought why there are only 5% (or less) of people who are rich and successful in this world? It's simply because they don't do the same things that "everybody" is doing.

You don't need to be good at everything to become an internet marketer or internet entrepreneur. When I first started, my writing was much worse than this but I was persistent with it. It didn't stop me. I have a greater reason to achieve success. I refuse to turn this measly challenge into an excuse for not "giving it a try".

Interestingly, up till today, I'm still not perfect with my grammar, after being in this business for 10 years. I guess my motto is pretty straight-forward...

"If you have the desire to succeed, you'll find ways to overcome your challenges".

At the same time, **I want to share with you the GOOD NEWS.**

The good news is you've read this manifesto in time. It's not too late. It's never too late to start. I hope it has opened up your eyes about what is actually happening and you're able to subsequently plan ahead.

My piece of advice is this, start taking action that is aligned with the changes, and **be responsible for your own future** – start your own internet business or something similar.

Most people will never read this manifesto and unfortunately, they won't be preparing for the upcoming opportunities.

At the same time, many other's would have read this and done nothing. 9 out of 10 would just do nothing. □ The question, are you going to be one of the 9, or are you going to be the contrarian person who's the 1 out of 10 and excel like crazy?

Just as problems bring opportunities, changes bring advantages.

So it's really how you view things in life, isn't it? You can be unhappy with how "gloomy" this manifesto is, and super excited with the rich information I've provided for you to move forward now.

For me, I always choose to think differently and ask better questions that are more empowering.

You Are On Your Own

You're on your own now. Whatever choices you make will certainly influence your financial future and your own personal freedom. **And your family's future too.** It really is that simple and straight forward.

If you don't take care of your own future, you're going to be hit badly with the forecoming changes. I don't need to be an oracle or try to inspire you, the evidence is very obvious. Some people just like to continue to "think positive" and act as if nothing's going to happen or is indeed happening.

Of course, if you ask me what you should be doing, every day, starting from now... I'll suggest you that you join me and start your own internet business. Little by little, you build your business up – then soon enough, it becomes an internet business empire where it starts to generate a passive income for you to live off.

But if you want to do MLM or take up a part time job, that's totally cool with me. Or join some other guys that will teach you about internet marketing. Either way works fine with me.

For me, I'm sticking to my plan of getting into opportunities and riding along the trend, not to oppose it.

Your friend,

Patric Chan