Ten Things This Mama Taught Her Kids About Having Their Own Businesses

...investing in my children's education to enable them to leave home with the knowledge and skills necessary to live financially free.

by: Rhea Perry
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Chapter 1
Mama and God are Tight So Watch Your Step

Life is short, so the sooner you learn to live it right, the better off you’ll be. And... the less trouble you’ll get into.

I know that some folks think believing in God may be sissy stuff and that it’s not cool to go to church. Well, you don’t have to go to church to follow God. Church is a place to worship God but not the only place to worship God. You can worship God anywhere.

The important thing is to know Jesus and to have a personal relationship with Him.

When things don’t go right in your life, it may be that you’re not staying on the path Mama started you off on.

God in Heaven knows it... but worse, Mama knows it, too!

You see, Mamas get this funny feeling deep down inside when something’s not right. They just KNOW that you are thinking of doing something the preacher would call “wicked.”

I think God gives Mamas something like their own crystal ball so they can see what’s going on in your life to pray your stupid self out of it. It’s a conspiracy or something.

But one thing’s for sure, when Mama and God are on the same side, nobody else can win.

There are two paths in life. One leads to Heaven and the other leads to the wood shed...I mean Hell.

It doesn’t matter what anyone thinks, that’s what the Bible says.

So... you can be a big man on campus and try to make all the money you can, but the bottom line of all of life is this:

When it’s all over, where will you end up?

If you believe in God and follow Jesus, you’ll end up in Heaven with God... and Mama.

If you go your own way - which is actually not YOUR own way, it’s the devil leading you in HIS way - you’ll end up in Hell.

And Mama will be furious.

Following God doesn’t necessarily mean you have to shave your head and go to Africa to be a missionary. It just means dedicating yourself to do whatever God wants you to do.
And He’s already put desires, talents and special abilities in you to do whatever He has created you to do.

(Some folks may have labeled you as “special” or “gifted.” God made you exactly the way you are to do something in particular. That’s why you are like you are.)

Your mission, if you should choose to accept it, is to figure out what that particular thing is, then go do it!

It’s that easy!

If you fight your calling, you’ll be miserable all your life, no matter what you do and no matter how much money you make.

So give up now.

Go to God, give Him your heart, believe in Jesus, read your Bible every day and pray that Jesus tells you where to go and what to do so you don’t have to listen to Mama fuss about your lack of religion.

Mama loves you and has a wonderful plan for your life. It’s to follow God.

If you do just that one thing, you’ll make Mama happy and you’ll be successful at whatever you do. The Bible says so.

And you know what everybody else says, “If Mama ain’t happy, ain’t nobody gonna be happy.”
Chapter 2

Don’t Throw Your Underwear on the Floor

Unless you were raised in a barn (like my youngest baby girl has been), you’ve probably noticed that no one likes to step over your underwear.

Whose responsibility is it to pick that up anyway?

Well…you wore them.

You took them off.

They have to get washed and put back in the drawer, and Mama usually does that. (Except at my house where everyone over 8 does their own laundry.)

So do you actually want Mama to search high and low in all the secret places and under the bed where all your private stuff is hidden just so she can keep the house from smelling like a locker room?

Wouldn’t it be easier just to put them in the hamper when you took them off?

Well, think about this.

If everyone in life took care of their own things - made their own bed, washed their own dishes, ironed their own shirts – life would be a whole lot simpler.

Nobody would have to do anything for anyone else.

Fact is, serving people is part of life. That’s what business is all about.

When someone wants a hamburger, a business owner feeds the hungry customer. He builds an establishment that provides hamburgers for whoever wants one anytime - day or night.

And in that business, everyone who works there has their own responsibilities.

If they don’t do what they are supposed to, someone else must do it for them.

And no one likes employees who don’t pull their own weight.

If you don’t understand this, go get a job at your local McDonald’s, take lots of breaks and don’t do what they tell you.

And see how long you last.
That’s how Mama feels every time she has to bend over and pick up your dirty underwear off the floor.

You aren’t pulling your own weight.

You are becoming a drain on your society.

You are not contributing to the overall good of the country.

And worst of all … you’re letting your Mama down.

She’s just too good of a person to make you feel bad about it. (Or else you have trained her to complain about it and you just ignore her again.)

So I am telling you this and I know she wants me to.

Go tell your Mama (or your wife) that you’re sorry.

Tell her that you want to be a good citizen. You want to take care of your own self and quit leaning on everybody else. You want to be a contributor instead of a parasite who takes advantage of poor innocent people.

And from now on, instead of expecting Mama to take care of you, you tell her that you’re going to do something good for her and take care of your own self.

From now on, you’ll pick up your own underwear, thank you very much. And maybe, just maybe, you’ll even do your own wash. But don’t tell her this all at once. It’s best to break such news slowly. Your Mama, she’s a tender creature, ya know.
One of the 7 Habits of Highly Successful People is to think backwards. Stephen Covey said so, not me.

In fact, Mama says, “Go read his book.”

When people my age were growing up, we graduated from high school, then looked at each other and said, “Now what?”

A few went to college, a few got good jobs, but most of us did what everyone in high school is thinking about.

We got married.

In high school, the most important thing was to have somebody to go steady with.

After high school, the next best thing was to get married.

So those of us who followed this SMART philosophy, found ourselves married with little education, no money, rent to pay, a car payment to finance and usually… a baby on the way.

So we found an apartment to rent, and got a job.

Then we spent the next 40 years stuck in a rut.

Get up in the morning and eat.
Go to work.
Come home at night and eat
Watch TV.
Go to bed.
Get up in the morning and eat.
Go to work.
Come home at night and eat.
Watch TV.
Go to bed.

What a life.

Maybe if you’re lucky, you can retire at 59 instead of at 65.

That is, unless you get laid off.
So if that doesn’t sound appealing to you, try thinking backwards.

Instead of just going along with the flow, ask yourself what you want to do with your life.

Make a list of all the things you want to do and make another list of all the things you don’t want to do.

Keep it in a notebook or tape it to the wall above your bed so you don’t forget.

Then decide now to start working on doing the stuff on the Want To list.

Figure out what you want to be when you grow up and make that an ongoing unit study.

When you figure out what cranks your tractor, write it on the bottom of the page. Circle it.

Then let that steer your education.

Don’t get distracted along the way by all the pretty little things that can drag you off on rabbit trails. Don’t think about girls, what color pick-up you want to drive or where you want to live. Focus on what you need to learn so that you can make a good living.

Start with the end goal in mind and work backwards.

Then, once you’re truly smartly on your way, buy a house. The Bible says the father is supposed to give his sons a house but most fathers haven’t been taught enough about real estate investing to be able to do that, so they don’t have extra houses laying around to give away.

So you may have to buy your own.

If you do, then take a course or read a book on how to buy a house by a real estate investor. You don’t have to have money to buy a house, but you do have to have knowledge. Besides, then you will be ready to give your son a house, when it’s his turn.

Once you have chosen your career path and are on your way, THEN look around you for the woman of your dreams.

You might be surprised to find she is already right there doing something insignificant in your life.

You never noticed her before because you were focused on what you needed to be doing. You were busy getting ready for your life journey.

But now that you are on your way, she is already on the same path. And amazingly she is headed in the same direction that you are!
How marvelous!

So now the two of you can continue on your merry way together!

While everyone else is aiming for the weekend, you aim for 20 years from now. THEN you’ll have the real advantage!
Chapter 4

What on Earth Do You Want?

So if you’re going to try to figure out what you want to do in life, how are you supposed to go about doing that?

Good question.

Since “Careers 101” isn’t part of regular school, we have to figure that out on our own.

Here’s what I think:

Get out that list you just made from chapter 3. (You did make it, didn’t you? You MUST listen to Mama. Do you listen to YOUR Mama like you’re listening to THIS Mama?)

Well, take that list and ask yourself this question: “If I had to go to work tomorrow and not even think about money, what would I be doing because I love it?”

Then cross out everything on the list that you wouldn’t be doing.

Of everything that’s left, put a number beside each one starting with the thing you love the most, like this:

1. Fishing
2. Fixing my truck
3. Hunting

If you only have one or two items, you’re doing good. If you have ten, it may take you some time to work through the list so plan to have fun and enjoy the journey.

If you have nothing, then just start with something….anything.

Take one topic, let’s say skydiving. You decide you are going to be the best skydiver ever. Research the topic.

Find out what skydivers do.

Find out how much the equipment costs.

Find out where you can take skydiving lessons and sign up.

Find out how long skydivers live.

Find out what can go wrong when someone else packs your chute.
Find out how much skydivers make.

Find out how much demand there is for skydivers.

Study the history of skydiving.

Find out everything you can and keep a notebook.

Summarize what you have learned like this:

Skydivers generally jump out of airplanes for fun but there are a few who are deployed with the military or who work as forest firefighters. They make $X a year and live an average of X years.

Then when you are all done, at the bottom of the page, write one paragraph (or one sentence) about what you think. It could look like this:

“There is no way I would jump out of planes for a living.”

(But then if you’re worried about dying, stay out of cars.)

OR

“I love skydiving and want to smuggle food into third world countries that have been held hostage by evil regimes to feed to innocent women and children.”

There you have it!

You’ve either decided this is not your call in life or you’ve discovered that it is.

If it’s not, keep going. Pick another topic, study another industry.

If you’ve found the thing you love, take a new step toward working your way into that business.

You may even find that your female pilot also has a passion for smuggling food into third world countries that have been held hostage by evil regimes to feed to innocent women and children.

It’s amazing how that works!

If she does, ask her to dinner.

But don’t marry her until you have that house.
Chapter 5

If the Fish Ain’t Biting, Sell Your Bait to the Sushi Bar

(Learn to solve problems for yourself and others by creating systems that operate on their own to solve the problem for you and others)

Life is full of problems. If you don’t believe that, just ask anybody.

They can give you a list of why things won’t work for them the way they will for everybody else.

Well, did you know that people make fortunes solving other people’s problems?

Inventors ask themselves questions like this:

“How can I create something so I can read after dark?”

“How can I get from Kitty Hawk, NC to anywhere faster?”

“How can I record this song so I can listen to it again without playing it on the piano?”

“How can I wash all these dishes without standing at the sink?”

“How can I dig the hole for an in-ground swimming pool without using a shovel?”

Then they set to work solving the problem and in the process, they create the light bulb, the airplane, the phonograph, the automatic dishwasher and the backhoe.

Not only do they get their work done faster (and Mama stands there looking at them SO proud), but they have also created something that will serve others.

Lots of others.

And if they protect their intellectual property correctly, they can make a lot of money!

But… an inventor shouldn’t spend the rest of his life putting together one machine after another. So he must then create a system or a manufacturing plant where someone else will create the machines for him.

If he does work for himself, he will soon find that he has become a slave. If he lets someone else help him and he sells his idea or creates a join venture with someone who knows how to manufacture machines, he will become wealthy very quickly.

If you want to build a skyscraper, you have to have a team. If you surround yourself with people who are smarter than you are, you will go farther than you can go by yourself.
Successful people understand the power of a team.

A team needs a leader and a visionary. Sometimes they are the same person, but not always.

Inventors are great visionaries, but often make poor leaders. So if you are the inventor, look for an expert in business that you like - and who likes you - to partner with.

Working with someone also helps keep you motivated. It’s easy to let the project slide when no one knows about it or even cares.

When your associate is waiting for you to make the deadline, things often get done a whole lot faster.

Then once you’ve created the prototype, build a system that operates without you there to keep creating the thing.

The Biltmore House is the largest house in America. When George Vanderbilt died, the house kept functioning because there were so many businesses inside it that were generating cash, it didn’t need him to pay the bills.

That is a great example of what you can do with your business. Or your house.

Don’t think about swapping your hours for someone else’s dollars; think of how you can create systems that operate without you.

That’s the only way you’ll ever be able to take that trip to the Bahamas.

Bet your Mama would like to go, too!
Chapter 6

Build Your Barn Before You Plant

When you’re getting ready to start your career; before you take off and go, prepare for success.

Let’s say you are going to be a farmer.

Most folks would start by looking through seed catalogs, tilling the soil, selecting the seeds. But a smart farmer starts by building the barn to store it all in.

You see, once you get started with a project, it’s hard to stop and take care of little details like where to put all that produce that comes in.

Most folks assume it will “all be taken care of somehow.”

Well if that’s your philosophy, you’re right…someone will take care of it for you.

And you may find yourself in a situation where you have more than you can handle and must do SOMETHING in a panic.

When you are not in control, someone else has the advantage over you.

So it’s wise to build your barn first.

When you’re starting a business, incorporate first. Set up your books. Find a bookkeeper. Find an advisor who can help you not make all the mistakes entrepreneurs usually make when just starting out.

“But all those people cost money,” I hear you whining.

Of course they do.

So think creatively. Ask what you can do for them in exchange for what they can do for you, at least initially. People don’t always need money. Sometimes they need time or a boat or two tickets to the game.

Don’t take out a loan. If you do, you are starting in the hole.

It’s no fun to work your way out of a hole. Think of how you can meet a need without spending money.

Barter.

Sell something on eBay.
Find an apprentice who will charge you less.

There are always more answers than just one. The one answer rule only works in school.

Then once you’ve got your barn built, or your system set up, then take off and go!

Order all you want from the seed catalogs, till up acres and acres of that pasture out back. Plant to your heart’s desire!

Then water it all…unless it’s a field. If it is, pray for God to water it all.

Weed it diligently.

Then, enjoy your harvest!

Put up what you have for your family, then use that nice barn you built to store what you want to sell to others. That fine new barn will keep all your hard work safe and sound, all winter long.

If you operate all your businesses that way, you’ll be successful in all you do and you’ll keep the Mama at your house happy.

That is, unless you expect her to can all that produce! (Then you will definitely want to send her to the Bahamas when she’s all done!)
Chapter 7

Don’t Give No Free Rides to Nobody

On a farm, everything pays its own way. There are so many things to provide for, that if an animal or a crop doesn’t pay its own way, it doesn’t have a place there.

The only exception to the rule is babies.

Baby animals can be sold or put in a stew pot but babies mostly exist to make Mamas happy.

Babies are wonderful.

God created everything on earth to serve a purpose. Everything on a farm has a purpose. If something doesn’t have a purpose, it doesn’t stick around long.

When we turn a cute little baby pig into a pet and let it sleep in the house, have its own bowl and share the couch with the cat, we’ve crossed the line.

When the time comes for that cutie pie to be turned into breakfast franks, everybody in the house is going to cry. So get ready for it.

She may not end up in the freezer where she belongs or taken to the sale barn to bring a good price, instead she may end up living in the house forever.

With the cat.

It happens.

And at least the cat catches mice and rubs against your leg to make you think she likes you.

Dogs guard the family and the hen house.

They also can bring in the herd.

Chickens make fresh eggs every day, eat bugs and leftovers, and make great stew.

Roosters keep you from having to set the alarm clock.

Geese let you know you have company. And you can hear them from any place on your 100 acres.

Goats give milk, make baby goats that can be sold and also make great goat stew.
Pigs make baby pigs that can be sold and can also be put into the freezer.

Cows give milk and baby cows that can be sold next season for a profit.

Young children can hoe gardens, plant seeds, gather eggs and water everything.

Older children can operate the tractor, round up the animals to be escorted to the sale barn, milk the goats and cows and even help put the pigs in the freezer.

When we let small animals or grown children get away with not pulling their own weight, we aren’t doing them a favor.

When they don’t work, someone else must work overtime to do their own job and the other person’s job as well.

That isn’t fair. That isn’t capitalism. That’s crazy.

Sure, if someone is sick or has a temporary situation, it’s great to be able to help out. Serving others in their time of need is very noble. We should all do that.

But to constantly perform a job for someone else that they should be doing themselves is giving them the opportunity to be irresponsible.

And the more irresponsibility you allow some folks to get away with, the more they take advantage of and enjoy.

So don’t ever add an animal to the farm or a person to your business that doesn’t have a clear cut job to do and is able to do that job well.

It’s suicide if you do.

And it will only make you sad when you have to cut them loose.

When you find yourself sad and down-hearted, go find a baby to hug. That’s one of the purposes they have.
Chapter 8

What Goes Around Comes Around!

There is a scientific law founded by Sir Isaac Newton:

“For every action, there is an equal and opposite reaction.”

In plain English, that means,

“When you do good, you get good. When you mess up, you get a whoopin’.”

When you touch an electric fence, you may get shocked.

When you saw on a tree, it may fall down.

When you throw things in the house, you may put someone’s eye out.

When you torment a cat with a laser pointer, it may scratch you.

When you kick an ant bed, you may get bitten by ants in your shoes.

When you fly a kite too close to the trees after your Mama told you not to, it may get hung in the branches.

When you jump off the roof of the house, you may sprain (or break) your ankle.

When you pick up a snake, it may bite you.

When you ride your bike through a mud hole, you may get mud on your shirt.

If you collect spiders, you may get bitten.

When you jump off the railroad bridge over the creek, you may hit the bottom.

If you get the tractor stuck down in the woods, you may get in trouble if you don’t get it out before your daddy gets home.

If you don’t watch the toddler, he may eat the cat’s food.

When you walk through the woods barefoot, you may get thorns in your feet.

If you don’t obey your Mama, you may spend more time behind the woodshed (and less time sittin’ down afterward!)

When you don’t have a good office manager, details may drown you.
If you don’t pay your taxes on time, you may have to pay penalty fees.

If you don’t use anti-virus software on your computer, a virus may end your business prematurely.

If you don’t use a planning system of some kind, you may miss important appointments.

If you don’t set up systems to take care of your business, you may end up like the small business in the old UPS commercial.

If you don’t invest your profits wisely, Uncle Sam may find an investment for you: Him.

If you don’t treat people fairly, they may return the favor.

Ever since you were little your Mama has been telling you what you need to do to be good and how to stay out of bad situations. She’s always right, don’t you know?

When you are good to God and your Mama, all will be right with your world.
Henry Ford once said, “Give me 15 minutes and I can answer any question you can ask.”

Well, some young reporter put him to the test. He came to Henry and said, “Henry, here’s an algebra question. What’s the answer?”

Henry said, “You have to give me my 15 minutes.”

So he turned to one of his assistants and sent him to go find a certain mathematician.

In just a few minutes, the expert was there. Henry said, “Okay, now what was your question?”

The reporter asked it, Henry turned to the expert for the answer - which he gave - then Henry told the reporter.

Of course he got it right.

The reporter promptly said, “That isn’t fair! I asked YOU the question, not him.”

Henry said something like this: “In life, you can’t know everything. And you don’t have to, because you can be more successful if you surround yourself with people who are smarter than you are. Then all you have to do is give them your problem to solve.”

And that’s why Henry Ford was one of the richest and most influential men of his day.

He understood the power of building a team. Surround yourself with others who are smarter than you are.

And nowadays, you don’t have to know everything because Google knows it all. All you have to know is how to use Google!

A team is only one set of folks to have in your life. The other set is a group of wise mentors.

When you can find experts who have already been successful in the areas that you are just venturing out into, follow them.

They will keep you from falling into the traps most folks don’t even know exist. Sometimes they will take you by the hand and teach you the shortcuts. Whatever they teach you will give you an advantage over the competition.
So what kind of mentors are there, you ask?

Ah… good question.

There are:

Tutors
Chemistry experts
Music teachers
Math majors
Accountants
Marriage counselors
Birth advisors (midwives)
Pastors
Former business owners
Judges
Legal advisors
Medical advisors
Naturopathic advisors
Speech coaches
Business coaches
Natural motivators
Computer experts (usually these are about 12 years old!)
And the list goes on and on.

As you go through life, make sure to surround yourself with as many as you need at the time. You never know how many folks that’s going to be, to help you become what God has for you.

And don’t be ashamed if a few of them are younger than you.

Age doesn’t matter. Wisdom and experience do.
Two of men’s most popular topics are women and money. The two don’t seem to mix but men like to think about both – separately.

Women want security. They want a man to take care of them all their lives.

They also want to see their children be successful in life.

They want a nice house where they can raise a bunch of great kids, watch Oprah in the afternoons, eat great food (hopefully that they don’t have to cook) and live a peaceful life.

I know you don’t believe that, but they do.

They have a certain standard of living that they would like to attain, and it often stresses young ladies when their standard isn’t met.

Unfortunately, when you finally meet that standard, it’s real easy for the bar to get raised.

The more you get, the more you want. It’s just natural.

So the best thing a young man can do is be very careful about the young lady he chooses to share his life with. The closer she is to his belief system, the more compatible they will be.

And yes, you are looking for more than a pair of pretty eyes and a nice shape. Beauty fades and once it’s gone, you’re stuck with her Mama. So keep them both happy.

Money, on the other hand, never changes. It’s always the same, yet no matter how many pay raises you get, there never seems to be enough.

So the natural tendency is to go where the money is, to chase after it and do whatever you have to do to get it.

Right?

Well, that’s what most folks do.

But let’s not forget one of Mama’s Golden Rules: Think backwards.

Instead of setting your heart on that pretty face or that pay raise, set your heart on God.
What?

Did you hear that right?

How could setting your heart on God help you get that girl or that raise?

Well, it’s simple.

God wants to give you the desires of your heart. He created you so He could have fellowship with you while you are on the earth.

He wants to be your friend.

He is not some big high school principal sitting in Heaven with a paddle the size of Mississippi just waiting to whack you a good one for being bad.

That’s some craziness out of a fairy tale or some such.

God created you because He loves you, He needs you, He wants you to be His friend.

And those desires that you have deep down in your heart for the girl of your dreams, the car of your dreams and the job of your dreams were put there… by Him.

If you try to get them without Him, you’ll only live in frustration.

So the sooner you go to Him and say, “Okay, God. Here’s what I want. I want a girl, a car and a great job. How are we going to get them?”, the sooner you will be on your way to success.

Now He may take you through a trial period where you experience the joys of extended poverty. If He does, be thankful. It’s a test.

He’s letting you know what’s really in your heart. He already knows what’s there. He just wants you to discover it for yourself.

So once you get an idea of what He’s dealing with (in you), then you can get on the same page.

The sooner you learn to call on God for His grace instead of trying to work it all out yourself, the faster you’ll succeed.

He wants you to run your business by His grace. That means, instead of you doing everything yourself, making all the decisions, and acting alone, He wants to be involved.

This may sound scary to you if you’ve never heard it before, but it’s true.
The whole reason why we are on this planet is to serve God.

And He has a job for you to do and He has buried the game plan for your success deep in your heart. Someone has to help you discover what it is.

That’s your Mama’s job, so listen to her when she talks and let her help you.

She loves you.

And when she tells you that the pretty thing you want to take to the prom doesn’t love you, listen. Women can read each other better than you know.

Setting your heart on money or a spouse will only frustrate you. It’s only when you seek God first and ask Him to bring the rest when He’s ready, that you’ll feel the peace down inside you that will keep your tractor cranked.

To be truly happy and successful, go to God and let Him know that you want to play ball His way, in His park, with His bat and ball…even if He lets Mama ump third base.
Rhea Perry has educated her 7 children since 1987. Her oldest son Drew became a real estate investor when he was 18 and replaced his dad’s income in just 3 years. Now at 25, Drew owns a construction company and teaches real estate investors how to sell houses on eBay. Rhea hosts conferences for families to learn about home business and gives advice to anyone who will listen.

In her insightful ebook, “What This Mama Taught Her Kids about Having Their Own Businesses,” Rhea shares the secrets of success that she tried to instill in Drew even though he didn’t always pay attention.

Learn more about Rhea and what she’s up to these days at www.RheaPerry.com or www.EntrepreneurDays.com.