

CHAPTER 1

How to Give 5 Percent More—or Less

Asking for 5 Percent More and not following up with action won't work. Dreaming about being 5 percent richer, or your kids being 5 percent higher in their class, or being 5 percent smarter doesn't just happen. I always tell people that dreams are for sleeping. Goals are for achieving. And you achieve your goals only by taking action.

Since my last book, I have had a lot of my close friends confide in me that they wanted to do something, or that they had a goal or an idea but never did anything about it. One of those friends whom I grew up with is named Lonnie. When I lived in the projects, we lived in a duplex; I lived in 13 and he lived in 11. Over the years, we have stayed in contact. He made a great life for himself and his family: he has a beautiful wife, two beautiful kids, a great house, great job, a boat, and many other material things. One day while talking about what I have accomplished and built through my business, he said that he “wanted to do something, wanted to make something, wanted to do something great.” Well, Lonnie is one of the handiest guys I know. He can fix and pretty much build anything. So one day while he was working in his yard hauling things from his back yard to the front yard, mostly leaves and other debris, he came up with an ingenious way to move that type of stuff quickly, efficiently, and effortlessly. He came to me and showed it to me; then he created some videos showing the utility of it, came up with a name for it, and was just so excited about it. So I asked him, “What are you going to do with it?” He looked at me with his

head down and said, “I know I should do something, but I don’t know.” I said, “Lonnie, you have been thinking about doing ‘greater things’; you have been thinking about your invention for months; you actually created a prototype. So now, why not take it to the next level?” He was still hesitant, until I reminded him of the story about the older guy who should’ve, could’ve, or would’ve, if only he did. His time had passed and now he was sitting on his porch telling his grandkids about how great he could have been if he had only followed through on the thought he had. He would have built an empire; buildings would have been named after him; he would have every material thing any man could want; but he didn’t. We all know this guy, the “if I had only” guy. Those guys are the ones who let societal norms and negative influences destroy their aspirations. It’s a sad thing, and I did not want to see this happen to my good friend Lonnie.

So Lonnie took the next step. He had mechanical drawings done of his invention, he hired a patent attorney, and he is in the process of making his invention a reality. Now, could this flop? Sure, but he will never know if he doesn’t give it a shot. This idea and the creation of it have not cost Lonnie a lot of money. But, through his thoughts and his physical manifestations of those thoughts with action, he now has a patent pending. That is an accomplishment in and of itself.

AN IDEA WITHOUT A PLAN IS JUST AN IDEA

We have all heard the above axiom. We have all had a great “idea” but never followed through with it. We have all met the “if I had only” guy who also had a bunch of ideas. Many times, a person’s ideas or dreams are not realistic and should just remain what they were. But what I have found in business and in life is that what separates the successful from the unsuccessful people is the

determination to implement their ideas. This is a small part of the grand plan of building a brand, or turning an idea into a reality, but it is a key element of any type of success. If you truly believe in your idea and you have done the legwork to determine that your idea should become a reality, then you must implement your idea. You must take that small step like Lonnie did, which is turning his idea into a reality. I'm not talking about turning dreams into reality; I'm talking about taking a viable idea and turning it into a reality. See, Lonnie's idea actually has utility; there is a need for it. There are other things that try to accomplish the same goal, but he just figured out a better way of doing it. Implementation of your idea is critical for success, and most people don't know how to do it. You will find the answers as you read on, and they are very simple.

In order to actually get 5 Percent More, you need to take action. We are talking about only 5 percent, and in many circumstances even less than 5 percent. I'm not telling you to radically change your life and your daily habits, because I will show that dramatic changes don't work long term. It just takes 5 Percent More action.

When people ask me about how to take action, I break it down to two things. Thoughts + Physical Activity = Action. Thoughts are not dreams. What I mean by thoughts is actually seeing yourself making 5 Percent More money or whatever the goal is, and also thinking about how you will do it. In a way, it is three things: seeing it, thinking about it, and doing it. Now, I can't show *you* exactly how to make money at your particular job or livelihood in this book. But *you* know what you can do to start taking action in order to accomplish that. So, begin to mentally take action. Then combine that mental action with physical activity.

Let me give you an example in the area of physical fitness. Let's say you want to want to lose weight, and for simplicity let's say you want to lose 5 percent of your overall body weight. Let's also assume you are a 200-pound man. Let's also assume that you

exercise, maybe 30 minutes a day, 3 days a week. All I am advocating for is to add 4.5 minutes more at a 5 Percent More intensity level. But even before that, I need you to think about and visualize what that means. If you are like me and do spinning a few times a week, then go 5 percent harder 5 Percent More of the time.

Now for all of the physical trainers and fitness buffs out there, my example may not necessarily yield 5 percent reduction in body weight; this is just an example for people to understand what Action really is. But combine the above with a 5 percent reduction in calories, and a 5 percent overall weight loss will certainly happen. Later on, we will discuss 5 percent compounded and how adding or just reducing 5 percent of practically any aspect of your life will yield unimaginable results.

So if you are dreaming about something, I want you to modify your dreams and turn them into goals—tangible, quantifiable objectives that can be measured. Then take Action. Mentally see yourself achieving your goal; mentally map out or devise a plan to achieve your goal; then take physical action. Where does the 5 percent play a role here? Spend 5 percent of your day working toward your goal. Just 5 Percent More effort and action. Again, just so I'm clear, it's mental *and* physical action. So the modified formula really looks like this: Seeing your goal + thinking about how to achieve your goal + physical activity = Action.

To further drive home this point about Action: If you are doing nothing with your life, if you are sitting home watching television waiting for something to happen but realizing you will not achieve anything by continuing this behavior, start by taking 5 percent of your day and work toward a goal. Now, 5 percent of the total day is only 72 minutes, but if you take waking hours it's even less, like 35 to 40 minutes. If your goal is to get off the couch and become a productive citizen, then take action, just a little each day in the beginning, to get to where you want to be. Too many people dive into something 100 percent and lose steam. If your habits have

been that of a lazy person on the couch, then radically changing your day is unrealistic and a recipe for failure. Modify or change your actions to something that is going to get you to your goal by allotting just 5 percent of your time to get there.

Now, this doesn't just apply for those who are downright lazy and doing nothing, it applies to everyone in every scenario or situation imaginable. If you are a busy working mom with three kids and want to further your education, but can never seem to find the time, simply take 5 percent of the time you do have to achieve your goal. The great news is, with the proliferation of online degrees, your travel time is now zero. You can literally take classes in your bed. Many of these online schools are super-flexible, and you take the classes based on your schedule.

The 5 Percent More philosophy also applies to those who are looking to get to the top of their career path or goal. It may be the vice president of an organization who wants to become the president of his division, a Team Leader who wants to become a manager, or a worker in a factory who wants to be the foreman. Everyone at the top or the pinnacle of success in virtually every industry does more than the rest, and that is what separates society. The people who do just a little bit more, who work just a little bit harder, who spend just a little bit more time, who prepare just a little bit more, achieve greatness. Take it from someone who struggled his whole life to get ahead, from education to business. I realized that in order to get ahead, in order to become the businessperson I am today, I needed to put in just a little bit more effort. Some would argue I put in way more effort than 5 percent. Some would argue I was and am obsessed with being successful in all that I do. They may be right, but it all starts with 5 Percent More action. Then it snowballs to what I call compounded 5 Percent More, so that 5 percent last month becomes 50 percent now.

As I discussed in the introduction to this book, when I was in a spin class exhausted and wanting to just get off the bike, I realized

I could do 5 Percent More, I could push myself 5 percent harder and longer. As I looked around the room, as I said earlier, I saw everyone else could as well. But only a few could do 50 Percent More, and those were the people who had, at some point, started with just 5 Percent More.

5 Percent More means 5 Percent More effort, 5 Percent More dedication, 5 Percent More commitment and you can change your world beyond what you thought was possible. Come with me on this journey one step at a time, as I share many of the stories and anecdotes from my own life. All I ask is that every step of the way you open your mind 5 Percent More.

TAKE THEM AS FAR AS THEY CAN SEE, THEN THEY WILL SEE FURTHER

I learned that phrase from an unethical, nefarious businessman who is now in jail for his wicked ways. This man achieved what appeared to be supreme success; he had homes all over the world, he drove cars that cost more than most people's homes, he dined at the finest restaurants, wore clothes from the finest designers, and had more money than he knew what to do with. Why would I share this phrase from such an unscrupulous character? Well, the phrase is not evil and neither is its meaning. But it is very powerful when you want to achieve something, whether it is jogging to the next telephone pole or one more lap around the track, or one more sale before the end of the day. Once you get there, just ask for 5 Percent More effort out of yourself. You have already achieved your goal, so you have nothing to lose. You only have things to gain. Now imagine if you did this every day in every aspect of your life. Take yourself as far as you can see, then once you get there take yourself just 5 percent further.

Why did that unscrupulous businessperson end up in jail and lose everything? He appeared to have given more effort, he appeared to try just a little bit more than others, but what he

was really doing was cheating. He was certainly 5 percent better at cheating, which gave him temporary success, but it ultimately led to his demise. You see, he told people that he would take them as far as they could see and they would then see further, but what they eventually did was fall off a cliff after he got all he could out of them.

If you are 5 percent better at cheating, stealing, or committing fraud, you will eventually end up broke and in jail. You see, 5 Percent More works virtually for everything, including dubious activity, so you must be careful when applying what you have learned so that it is for good and ethical purposes. Fast success never lasts. But if you use 5 Percent More for good ends, it can help you to achieve anything good. It did for me.

Now, I'm a marketing guy. I sell products on television. Yeah, they are infomercials. It's not the only thing my company does, but it's what we are really good at. Plus, we sell mostly supplements on television, which adds a layer of skepticism. There are companies every year in my industry that get sued or shut down for being 5 percent better at cheating or lying or defrauding the public. Some people will always look down upon what we do as a company. My company, Blue Vase Marketing, prides itself in being the best at what we do. That means we are better in every aspect of the business, including compliance. Are we perfect? No. Do we make mistakes? Yes. Why am I telling you this? Sometimes, as individuals, we look at others from the outside and judge. I don't blame those people. However, if you are one of those people, suspend your judgment and read the book. What I'm discussing, and have discovered, has propelled me to levels that not only seemed unattainable to most, but downright unrealistic and preposterous to even think about. I was and am a kid from the projects who grew up around poverty and despair and learned how simple concepts like 5 Percent More could get me more than most. If that's you, then let's get real and learn from someone who should have nothing

but has more than most, from financial freedom to material things people usually dream about.

HIGH SCHOOL HERO TO COLLEGE ZERO—WHAT DOES IT TAKE TO BE A STAR?

In my book *Ask More, Get More*, I discussed tidbits of my past and how I grew up in order to illustrate how I had many obstacles and struggles as well as many accomplishments. But what even I didn't realize when I wrote it was that so much of how my success came about had to do with the 5 Percent More concept, although I didn't realize it at the time. When I achieved great things it was usually because I was applying the principle. When I didn't, it was usually because I was stagnating, unable to see the importance of 5 Percent More. Sometimes it was because I was doing everything *but* 5 Percent More.

One major accomplishment in my youth was being accepted to college. In 1993, I was fortunate enough to be accepted to Springfield College in Springfield, Massachusetts, a small college with a primary focus on physical education and athletic training, but it had a decent liberal arts school as well. They had a political science program, which is what I was interested in. I remember feeling a little uneasy and nervous my first few days in college, somewhat like a fish out of water, a kid from the projects who still had a chip on his shoulder and was now in a setting that was unfamiliar. I was, in essence, alone and left to my own devices, left to try to figure out how I was going to make my way there and in the world in general. Like many students, there was certainly an adjustment period with relation to basic things such as time management of the day-to-day activities. I was on the football team so I was able to be a part of a group, which was somewhat comforting.

This is where I really began to realize that small things such as your GPA or your 40-yard dash time or your vertical leap can have a

dramatic impact on your athletic and academic career. I remember being on campus one day with just the football team and meeting with the football coaches and becoming acutely aware of how small things have a huge impact. We were getting our body fat measured, height, vertical jump, and a few other things. I was waiting in line and it was my turn to have my height measured. The coach asked me how tall I was, and I said I was six foot one inch. He didn't say anything. Then he measured my height. Apparently according to him I was six feet. He then looked at me and said if I was six foot one I wouldn't be playing at Springfield College and would be playing for a bigger program. One inch? Really? Well, except for a few outliers in athletics, small things such as your height do impact your future. Well, I can't control my height, but other things—such as body fat, vertical jump, and 40-yard dash—are all things I could change or improve upon. During that same time, one coach sat me down after taking my body fat and told me that I was essentially carrying around 20 pounds of fat and I needed to improve my body fat if I wanted to play on the team. Now, I thought I was in decent shape, but when you look at college athletes, especially the elite ones, I was practically obese.

I never became a star football player but I got on the field, and every year I played a little bit more because of things like improving my 40-yard dash from a 5.0 to a 4.75 or my bench press from a one rep max of 315 to a three rep max of 365. Now, though it was true that the guys who really had success on the field had a whole lot of natural talent (as did I), quite frankly, they worked just a little bit harder than me in the off season, in the weight room, and nutritionally. I worked hard, but just hard enough to stay on the team and get a little playing time, not hard enough to be a little bit faster and stronger. Instead of always trying to give 5 Percent More as they were, I was focused only on those simple goals, and then once I attained them, I lost interest in giving more effort. I can't tell you why, but I can tell you that I was very unhappy on the football

team. I remember making excuses and blaming my lack of playing time on things like the performance-enhancing drugs some of the guys were taking, but my unhappiness was due to me just not working hard enough. In high school, I was able to dominate due to my size and natural speed and didn't really work that hard at it, but when you climb up to the next level, in order to have success you need to try harder. It really doesn't take *a lot* more effort or time, just a little bit more.

For instance, if at Springfield I had been able to get my speed to a 4.6, without question I would have been starting. Just a small percentage decrease in my speed would have certainly ensured me a starting spot. Some would argue that it would take a lot of work to get my time down that low, and they would be right if I were an unfit slob, but I was a college athlete and just needed to make some small changes to get better. Even if I didn't get to that 4.6 (which, by the way, I was clocked at a couple times, just not consistently), the coaching staff would have taken notice and probably given me more opportunity.

The guys on the team who got the most attention were the ones who, at the end of the day, worked harder; it's that simple. Some worked harder than others, but the difference between starting and not, or playing and not, was very small—you might say 5 percent.

MAKING THE GRADE—AND THEN SOME?

I was extremely lucky to even get into college, as my SATs and GPA in high school were horrible. Anyone who has a teenager looking to go to college or has been to college himself knows that a slight increase in your grade point average has a dramatic effect on your chances of getting into better schools. As I mentioned above, when you go up a level—for instance, from a state school to a small ivy league school—with respect to admittance, if you have a 3.2 GPA

versus a 3.6 GPA and all other factors being equal, well, you know the answer. When you go up to the top tier of colleges, even smaller margins will have an impact on your chances. Now, there are a lot of data out there about what colleges look at, and some remain very secretive, but common sense and the research I have done have allowed me to make the simple conclusion—slight increases without a doubt will have an impact on your chances. I wish I realized that earlier than I did.

My first semester in college I earned a 2.75 GPA, and I must say that I was somewhat relieved. I hadn't failed anything, I didn't get any Ds, but I knew it was time to buckle down and improve those grades. I don't remember any of the other semesters except two. My sophomore year, I got a D in a class, which hurt my GPA, and my senior year last semester I think I got a 3.9 GPA. After four years, for many of which I was on the Dean's List, I graduated with a respectable 3.0. Congratulations to me, right? Sure, it was a great accomplishment to graduate college, especially on time. But now what? Now I was one of all of the other college graduates trying to figure out what I was going to do with my life. I wasn't really special; I didn't really have an edge. How was I going to get that slight edge? My plan was to go to law school.

LAW SCHOOL—THEN WHAT?

I now had a pretty simple idea and plan: take my decent but not great grades and squeak my way into a law school, become a lawyer, and then change the world. Well, if I had done just a little bit better, all that would have been a lot easier to accomplish.

Many people believe true success is built through struggle and I don't totally disagree, but if *you* can improve your chances by just trying a little bit harder, then the struggles outside of your control will not seem so daunting.

Being young in college and not really appreciating how competitive the next level of education was like, looking back maybe I would have tried just a little bit harder. In order to get into law school, you need to take the LSAT test, which is essentially the law school version of the SAT. I took a couple of practice exams and even took a six-week course to prepare me for the exam. On my practice tests, I was scoring right in the middle of the pack. I was working pretty much every day selling cars and studying and going to class at night. When I actually took the exam, my results were abysmal. I scored in the lower 30 percentile and I was devastated. I felt like my life was over. I remember being a complete mess and going into a funk. But I decided I wasn't going to give up and I was going to study again and give the exam another shot. I tried a little bit harder, spent more time in the library, and took another six-week course. I was testing about the same in the practice exams, which I was happy with. The second time around, I got the exact same score as the previous exam. Now my life was really over; I was going to be relegated to being a car salesperson my whole life, which is what I was doing while applying to law school. Not that there is anything wrong with that profession, but that is not what I saw for myself. I had bigger plans. I wanted to change the world. I really did! So there I was—I had tried a little bit harder but it didn't make any difference at all! What did that mean?

Despite your efforts, sometimes the immediate result you are looking for and expect won't happen. That doesn't mean you need to give up and throw in the towel. I was determined to go to law school and become a lawyer. My grades in college were decent with a 3.0, my extracurricular activities were solid, and I knew I had to at least try. At this level in academia it really is the small things that separate people from acceptance to rejection. So I decided I was going to go out and try harder than others in my exact situation. I wasn't the only person in the country who had bombed the LSAT and had a B average. I knew that some of those people were going

to get into law school and I just needed to outshine those people. So I devised a plan. I would work harder than them on my essays, I would get great recommendations, and I would do just a little bit more than all the others would have done.

Law schools don't have an interview process, at least they didn't when I applied. But I was able to convince the schools to interview me. I reached out to my friends and relatives and asked them if they knew anyone at the schools I wanted to get into. My best friend Kevin's dad, whom I talk about in *Ask More, Get More*, knew a professor at Suffolk University Law School and he agreed to sit down with me. Kevin's dad is a classic hard-working, blue-collar, salt-of-the-earth guy. He is a very successful businessman who owned his own machine shop, but he also made very high-end pool cues. He knew the professor because they both shared a passion for pool and Kevin's dad sold the dean some very expensive pool cues. The dean wasn't on the admissions committee but had been at the school a long time. I went into Boston and met with him. I remember the exhilarating feeling of just being on the campus. The energy was intoxicating, and it solidified my determination more than ever to go to law school. In our meeting, I told him why I wanted to go to law school, and he was very candid with me about how difficult law school really is. In a way, he was trying to talk me out of applying. Looking back, he was in reality just trying to rattle my cage and see how serious I was. He wanted to look me in the eye and see if I was really ready.

In addition to reaching out to the professor, I reached out to the district attorney who had crucified me in high school for being friends with a boy in my neighborhood who had killed his girlfriend. I tell this story in *Ask More, Get More*, but the point here is that I was willing to go the extra mile; it wasn't too time-consuming, it was just being able to do a little bit more to improve my chances to get into law school. Some people would not even consider reaching out to someone who was, essentially, an enemy. But if you really want

something, you have to not only do things just a little bit better than your competitors; you have to be a little more creative, you have to think a little bit harder.

Asking the district attorney, who had essentially told the world when I was in high school that I was a bad kid, is more than what most people would do. In this situation, I really had nothing to lose, but I needed to do as much as possible to ensure a win. I needed to outwork just by a little bit the other potential candidates.

Well, the summer of 2003 I got a letter that stated I was wait-listed at Suffolk and another Boston law school. I knew then that I had at least done enough to get on the bubble, but I hadn't yet got it. I also got accepted to Quinnipiac Law School in Connecticut, so I knew I was going somewhere, but I wanted to go to Suffolk. Late in the summer, literally days before I was going to pack up and head to Connecticut, I got a phone call from the same professor who had had the informal meeting with me and he told me they had one spot for me in the evening division. He told me I had to make the decision right then and there because there were other potential candidates right behind me. Well, I accepted Suffolk, the school I really wanted to attend. My grades were not the best and my LSAT scores were horrible, but my drive, my work ethic, and my desire to go to law school were just a little bit better than others.

What is the point of this long-winded story about law school? Well, there are a couple. If I had tried a little bit harder in high school, I would have had more opportunities for colleges. And if I had applied myself just a little bit more in college and maybe graduated with a 3.2 to 3.4 GPA, even with poor LSAT results I would have probably been accepted easier and at more schools, giving me more opportunities.

But the other takeaway here is that, despite my efforts in attempting to get a good score on the LSAT, I didn't come out where I wanted to. But I also didn't throw in the towel and I found other ways to be just a little bit better than others. Had I just been

average in my efforts post-LSAT exam, I can say with conviction I would not have been accepted.

One final point here: Some people may say that I was doing way more than just 5 Percent More to get in, and compared to society as a whole, my efforts were most likely more than the average, but in this situation, against all of the other candidates, everyone tries hard to get in. Just like the Olympic athlete who is already at the top of the athletic world as a whole, in order to get the gold you have to be just a little bit better, and in this scenario, thank God and thank 5 Percent More, I was.