

WHEN YOU BREAK OUT OF PRISON BE SURE TO LEAVE THE KEYS BEHIND.
—ROBERT G. ALLEN

20

AFTERWORD: THE CHALLENGE NEVER ENDS

The runway disappeared in a burst of power as TWA flight 347 bound from St. Louis to San Antonio lifted off into the crystal cold of a Missouri blue sky.

Mary pressed her nose against the chilled windowpane and watched as the plane rose and banked over the gleaming buildings of downtown St. Louis and the Gateway Monument. She reflected back to the day she had spent at the Arch Museum with the Challenge team. It seemed impossible that six months had blown by so quickly.

She tingled all over. For the first time, flying high over the arch, she fully understood that she would never have been in that airplane—not in a hundred lifetimes—if she hadn't stepped out across the frontier to embrace the risks of the unknown. She was a pioneer now. She had tasted of the fruits of it. And they had been sweet.

This brought into focus her next frontier—the reason for her plane trip. As the Boeing 727 leveled out its southwesterly trajectory, Mary reflected on her assignment. It was a tough one, almost a Mission Impossible....

to fly to San Antonio, Texas—a city in which she had never before set foot—
choose three individuals with limited financial resources and investment
experience. Teach these individuals in two days the secrets of wealth. Give
them a Challenge to lift themselves into financial self-reliance.

What was she doing?!

She was actually on a plane to San Antonio! Six months before she had never heard of a wealth secret. And in twenty-four hours she'd be teaching them to three strangers!

Was she nuts!?! She wasn't an expert. She was just Mary Bonenberger—
housewife/investor. How could she have let herself be talked into this? She just knew that she was going to fall flat on her face!

She was met at the San Antonio airport by Lupe Lloyd, a local Realtor and president of the San Antonio Real Estate Investment Group, who had volunteered to chauffeur Mary about the city to give her a feeling for the market. Mary liked Lupe immediately. She was creative, on the ball. “A real blue-vaser,” Mary thought. “If I were an investor in San Antonio and had her for a friend, the possibilities would be endless.”

With the help of Tom Painter, Dr. Blame Lee and David Benjamin and under the watchful eye of Marie Laynn Natoralva, executive director of United Way, San Antonio, Mary selected three San Antonio residents for the Challenge training. Instead of going to the unemployment lines, she chose average people with jobs and small bank accounts.

The first couple chosen was Joseph Gutierrez and his wife, Cheva. They were of Mexican descent. Joseph was thirty-eight years old and worked at Southwestern Bell as a telephone repairman. Cheva also worked for the phone company, and both of them had aspirations to be financially secure.

Next was Jean Scott, an eight-year resident of San Antonio employed as a commercial insurance salesperson. Jean’s financial goal was to be able to put her two daughters through college.

The final members of the San Antonio Challenge team were Larry Dyer and his wife, Penny. They had recently sold a tobacco store, which they had owned for ten years. Their savings were down to ten thousand dollars, and they were anxious to find another opportunity.

As Mary began the two-day training at 8:00 A.M. the next morning she hesitated momentarily as the fear welled up inside her. Then she took a deep breath and stepped out across another frontier.

“Good morning. My name is Mary Bonenberger, and I’m here to show you how to start on the road to financial independence. It’s a road I started down myself only six months ago. You can duplicate what I have done in the past six months—even more so. And it will change your life, just like it changed mine.

The next two days flew by. As Mary finished her instruction, she gave them a final challenge.

“When Bob came to St. Louis in June, he taught us an old Chinese proverb: ‘Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime.’ Bob taught us how to fish. All he asked in return was that we teach three other people what we had been taught. I agreed to do that, and I want you to do it too. If each of you would just teach three others, and so on, the message would spread and bless many lives. Will you accept my challenge?”

They nodded and with that, the seminar was over. Mary had done it! The cycle was complete. The dream was alive. The ripples were beginning to spread.

Except this time, the ripples turned into waves.

Within ninety days, Jean Scott bought one property with a contract on a second one, soon to be followed by a third. Her first property—an \$80,000 duplex with a detached third apartment on the back—was purchased by borrowing a \$3,000 down payment from her personal house equity. She financed the balance with very creative seller financing allowing her to end up with a positive cash flow of over \$500 per month for the first year. After \$7,500

in fixup costs (which was borrowed from a home improvement loan) the property appraised for over \$100,000. This property became the showplace for the neighborhood prompting other neighbors to renovate. She has a waiting list of tenants.

Within a year, Jean became the owner of an insurance agency, which she bought with a partner. Instead of selling insurance as an employee, Jean is now the boss. As she knows, there is a world of difference. Both of Jean's daughters are in college. One of them has become interested in real estate investing and has made indications of following in her mother's footsteps.

Joe and Cheva Gutierrez started out very conservatively. They searched carefully for their first investment property—a small home bought 30 percent below market—within the ninety-day deadline. Within the next few months they bought four other properties, all 15 to 30 percent below market—the cheapest being forty-five thousand dollars and the most expensive being seventy thousand—all with positive cash flows. Cheva quit her job to spend full time on their investments, and both she and Joe are bubbling over with excitement about their newfound career.

Larry and Penny Dyer also wasted no time after the training. Their first deal, ironically, was one that conservative Joe and Cheva passed up. A don't-wanter owner of two duplexes needed a quick sale. They were each worth ninety-five thousand dollars. Larry and Penny offered eighty-five using a five-thousand-dollar promissory note as the down payment. The seller readily agreed. He had owned the duplexes for several years and had a nice built-in profit. The closing date was set for sixty days in the future. But before that time had elapsed, Larry and Penny found a buyer for the duplexes. When the smoke cleared, the Dyers walked out of the closing with ten thousand dollars cash—without ever having owned the property!

Within the next twelve months, the Dyers went on to buy over \$1 million in property and to put over \$170,000 cash in their pockets from their real estate investments.

And while these three were tasting the fruits of success, Mary, their teacher, was just coming into her own. Mary and Steve Bonanberger formed an investment group that now controls over several million in real estate.

But that's another story.

Dear Reader,

Your success is important to me. You too, like the people in this book, can learn to become more successful in all areas of your life. And I would love to help you make your dreams come true. If I can help people from an unemployment line to make dramatic progress in only 90 days, just think of what you and I could do together.

Currently I am looking for a small group of people to prove more of my financial strategies work. I am in the process of finishing my latest book in which I reveal financial techniques and strategies for earning high returns on your money. I will also show you how to earn as much as \$1,000 a day right from your own home. In addition I will reveal new Real Estate strategies for the next decade.

For this new book I need success stories, just like those in the “Road to Wealth.” If you would like to be one of those success stories let’s work together. Call me now at 801-852-8700 or visit my website at www.RobertAllen.com.

I wish you a happy, healthy, and abundant future.

Your Friend,

A handwritten signature in black ink, appearing to read "Robert G. Allen", followed by a long horizontal line extending to the right.

Robert G. Allen

About the Author

Robert G. Allen, the famous Author, lecturer, and millionaire has had graduates of his popular nationwide seminars successfully apply his highly profitable techniques and philosophy in all 50 states and Canada. Today there are literally thousands of real estate millionaires nationwide who attribute their success to their contact with Mr. Allen. He is a popular television and radio guest, appearing on hundreds of radio and television programs, including *Good Morning America*, *The Regis Philbin Show* and *Larry King Live*. Articles have been written about him and his ideas in publications nationwide including the *Wall Street Journal*, *Newsweek*, *Barons's Money* magazine and *The Reader's Digest* to name just a few.

Robert Allen's blockbuster best-sellers, *Nothing Down* and *Creating Wealth*, have inspired and helped more than one and a half million hardcover readers seeking financial success and independence. Now, in *The Road to Wealth*, Allen takes a giant leap forward by proving that any reasonably intelligent American can drastically improve his or her financial situation in only 90 days. To this Mr. Allen made the challenge — "Send me to any unemployment line. Let me select someone who is broke, out of work, discouraged. Let me teach him in two day's time the secrets of wealth. And in 90 days he'll be back on his feet, with \$5,000 cash in the bank, never to set foot in an unemployment line again."

Everywhere, skeptics came out of the woodwork to say it couldn't be done and that putting his reputation on the line was too risky. Nevertheless, under the watchful eye of former St. Louis Mayor John Poelker, Robert Allen selected not one but three individuals. You are going to be amazed by their stories.

In one of the most inspiring—and practical—books you'll ever read, *The Road to Wealth* tells just how he did it, using the actual names and true stories of the people involved.

The Road to Wealth is much more than a book about several unemployed people who overcame their fear of failure and learned the strategy of winning. It is really about you—your dreams, your goals, what you want out of life. And in addition to detailing these specific case studies, Allen provides special self-help guidelines throughout the book to give you the knowledge and motivation to make the leap to real rewards. He shows you exactly how his techniques were successfully applied as he guides you through every step of the process.

Once you begin reading this book you won't put it down, for it reads with all the drama and drive of a good novel; yet every word of it is absolutely true. Here's a book filled with advice that anyone can follow to succeed. If you have desire, determination and persistence, the rest is all here in the pages of this book.

