Foreword by Glenn Livingston, Ph.D.

Ask.

The counterintuitive online formula to discover *exactly* what your customers want to buy... create a mass of raving fans... and take *any* business to the next level

RYAN LEVESQUE

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DUNHAM
books

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DEDICATION

Dedicated to my wife, Tylene, who has supported me each step of the way, and without whom none of this would have been possible. And to my two incredible sons, Henry and Bradley, who are my inspiration every single day. I love you all more than words will ever express.

FOREWORD

"That's it!" we both echoed in triumphant agreement after a 12-hour marathon hike on July 18th, 2011. After 28 years pursuing the ultimate marketing formula, it all seemed so simple, so elegant, so perfect.

But it took someone like my student and good friend, Ryan Levesque, to make it so… and a very painful 18-mile trek in the White Mountains of New Hampshire with no email, cell phone, or other distractions to articulate the concept in its purest form.

Of course, we both knew the devil was in the details, but how could the formula *itself* be so simple? Well… it is.

Let's start at the beginning…

I believe it was the day after Christmas, 2008, when I signed for the FedEx envelope at my door. "That's weird," I thought. "Who the heck sends a FedEx on Christmas Day?" But then it occurred to me: "Pretty darn slick… because how can I possibly NOT open and read it now that the sender has piqued my curiosity?"

Inside was a passionately written letter with a $100 bill neatly stapled to the top. There was also a $500 cashier's check made out to my company.

It seems that Ryan was intent on paying for my coaching services, and the fact that I had a big "Closed" sign on the website, which informed people of the long waiting list, wasn't going to stop him. Of course, I politely returned his money and let him know where he could sign up for the list. (*He was the first one to sign up a few months later, when I had an opening.*)

In retrospect, the FedEx experience was a foreshadowing of things to come with Ryan. I've long since learned trying to stop him from accomplishing anything is entirely fruitless.

Whether it's getting the attention *of someone whose attention does not want getting*, climbing the tallest mountain, or figuring out how to overcome the most difficult of marketing challenges, Ryan is probably the most determined person I've ever met…

Ryan will do *exactly* what everyone else says can't be done—or isn't willing to do—and then he'll figure out how to systematize it so it becomes a lot easier to implement than everyone else thinks!

Ryan succeeds where others fail because of his keen intellect, ravenous appetite for the truth, penchant for detail, persistence, and, perhaps above all else, his willingness to "play the long game" until he patches every last hole in his master formula.

But before I tell you too much about why Ryan is the only person who could have possibly written this book, I should let you know WHY you'll want to read it from cover to cover in the first place…

In other words, what's in it for YOU, dear reader?

Exactly this: The world's most powerful marketing formula, which YOU can use to dramatically improve the bottom-line profits in your business. That's what! (*In my not-so-*

humble-and-painfully-considered opinion.)

Now, please know I don't make this statement lightly. In fact, it's actually a statement against my own best interest:

- I've been an aggressive student of marketing for more than 28 years. My wife and I have sold more than $30,000,000 in marketing consulting to Fortune 100 companies like Lipton, American Express, Colgate-Palmolive, Whirlpool, Panasonic, AT&T, Kodak, Hallmark, and more. (In fact, we've worked with literally dozens of Fortune 500 companies…)
- Along the way our work, research, and theories have been covered in major media like the *New York Times*, the *Los Angeles Times*, the *Chicago Sun Times*, the *New York Daily News*, *Crain's New York Business*, the *Milwaukee Business Journal*, the *Indiana Star Ledger*, *American Demographics*, CBS & ABC Radio, Bloomberg Radio, WGN and UPN TV, and many, many more.
- I co-founded (and eventually sold) an Internet marketing agency that managed millions in online advertising, developed and distributed marketing education programs to an international audience of thousands, and has seen the dollars-in-to-dollars-out results of hundreds of business models.
- I'm also in regular contact with some of the top marketing and branding experts in the world.

I should have written this book myself… but I didn't, because—*as much as I'm embarrassed to admit it*—there were a few missing pieces to my formula which only Ryan could have figured out—critical missing pieces that made it difficult to implement on the much grander and more effective scale that Ryan has now proven, pieces I should have seen but didn't.

Ryan's formula is the "finished product"… the polished piece. And God bless him for doing it… Because I'd now put Ryan up against anyone in the world marketing in the same arena. Anyone—*including me*!

Now, I've been very successful implementing, teaching, and profiting from version 1.0 of the "*Ask Formula*" on my own. And I had quite a reputation… because I'd entered more than a dozen markets profitably and consecutively right out of the gate.

Ryan studied this formula more intensely than any of my other students. To say he was obsessed would be an understatement. He repeatedly flew out to my house to talk to me about it. He used it to develop his own very profitable business (*in an arena which had nothing to do with teaching others to make money, by the way…*).

And then he asked—*which is my polite way of saying "begged"*—to handle the overflow of consulting clients on my waiting list so he could get even more experience. I had only glowing reviews from the clients I sent him, at which point I asked if Ryan would do a marketing podcast series with me… another resounding success.

Slowly, as I got to know him better and better, I began to realize this "kid" was doing something with the formula I wasn't…

- Where I would be looking to conserve resources and find shortcuts because my implementation of the formula was rather laborious, he was instead asking how we could better systematize the process so we could shift the work to lower-cost labor.

- Ryan made a much more intensive study of copywriting than I did. As a result, he told better and more relevant stories. I'm admittedly still a bit of a "propeller-head professor." If I don't watch myself carefully, I'm prone to drone on about extremely valuable facts, which, although very useful for the prospect willing to study them, couldn't sell their way out of a paper bag. So, as much as I hate to admit it, Ryan's sales copy and email follow-up messages were more powerful and engaging than my own. (*So much so that I actually consider myself a student of his in these regards now.*)
- Having observed the power of the "*Ask Formula*," Ryan took it to the Nth degree. (*That's Ryan for you!*)

Whereas I introduced the concept of the "*Ask Formula*," Ryan systematized it and refined it to a degree more than I had been previously willing to do, and in a more engaging and powerful way. Is it any wonder he quickly built a multimillion dollar agency with clients who are terrified of losing his service?

But you don't have to be a "Ryan Levesque" to benefit from this book. You only need an open mind and a willingness to implement SOME of this stuff on even the most basic level… Because 95% of your competitors probably never will!

—Glenn Livingston, Ph.D.
www.GlennLivingston.com

INTRODUCTION

HOW TO USE THIS BOOK

Dear Friend,

If you ask 1,000 entrepreneurs, business owners, or aspiring business owners to complete the sentence: *"I wish I had more ________________."* Ninety-four percent will say one of two things.

The most common response is time.

The second most common response?

Well, that's something we'll get to in just a moment.

But first, when it comes to time, if your life is anything like mine, between work, family, and the ever-changing online landscape, there are times when it feels like there just aren't enough hours in the day.

As a dad, husband, and CEO (because my time is so limited) I'm increasingly picky about which business books I read. I suspect you might be particular about what you read as well. At the same time, I know that all it takes is just one pivotal idea for a book or resource to change my life forever.

I believe *Ask* is one of those resources truly worth the investment of your time.

And not only that…

When you apply what you're about to discover, the contents of this book can deliver the *second* most common thing entrepreneurs, business owners, and aspiring business owners say when asked to complete the "I wish I had more _________" sentence.

That thing?

Money.

The reason I say that is because, as you're about to discover, the *Ask Formula* is responsible for generating over $100 million in sales online—revolutionizing industries ranging from business funding to dog training.

And, in addition to the financial impact this formula is having in industry after industry, businesses *using* this formula are seeing their previously uninspired customers transform into *raving fans* and repeat buyers right before their eyes.

And most importantly, by the time you're finished with this book, the *Ask Formula* is something *you* will be able to use in *your* business.

But before we dive in, because I want you to get the most out of this book in the least amount of time, let me explain how *Ask* is organized.

This book is broken down into two main parts.

Part One of the book is the "behind the scenes" background story that tells you a little about who I am and how the *Ask Formula* came about. As I share with you some of the twists and turns of my (slightly unusual) journey to where the *Ask Formula* finally came together, my hope is that it provides you with three things…

First, context for what the *Ask Formula* is; second, a recognition of opportunities where the *Ask Formula* can be used; third, and perhaps most importantly, inspiration to hang in there when things are tough.

Every successful entrepreneur's story is filled with near-failure. My story is no different, and if you're like most people, I think you'll be surprised to hear how it took me almost dying for the *Ask Formula* to come into existence.

Part Two of the book is the "methodology" section, which shows you what the *Ask Formula* is and how to apply it in your business in step-by-step detail.

If you're the type of person who wants to skip the background and "cut to the chase," you can go straight to the methodology section and it's all laid out for you. Of course, after reading it, if you want to go back and find out how I came up with the formula, it may make even more sense. The choice is yours as to where to begin.

That said, wherever you start (with the story or methodology), this book is intentionally designed to be *interactive*.

What I mean by that is, by necessity, there is a blurring of offline and online worlds today. The days of a written book (or even ebook) being nothing but a "book" are long gone. More often than not, *concepts* are timeless, but with rapid changes in technology, the *application* of those concepts can change rapidly.

It is my goal to help you understand the timeless concepts and strategies in *Ask* and give you access to the most *up-to-date* application of those concepts at the same time.

For this reason, you will find "signposts" along the way in this book that will lead you to a secret bonus section of the *Ask Formula* website, *exclusively available* to you as a *reader*, which is designed to go hand in hand with this book.

This free secret bonus section includes critical updates, illustrations, and live examples I'll be referring to throughout the text to help show you how to apply the *Ask Formula* in your business and get results *fast*.

By the way, if you're curious to get a sneak peek of some of the goodies in this free secret bonus section right now, you can take a quick look now by visiting: http://www.AskFormula.com/bonuses. (Just please do me a favor, and don't share that link. It's for verified *readers* only.)

With that being said, at the same time I want to point out something that's super important. I want you to understand the *Ask Formula* is here in its *entirety*. I've held nothing back. It is all there for you to use and customize for your business. I've given you everything I can in the confines of one book to use the *Ask Formula* successfully. And at the end of the book, I explain why I decided to share my "secret family recipe" with the world like this, and hold nothing back.

So there you have it. The choice is yours. Start at the beginning or in the middle, whichever you prefer.

But whatever you decide, the important thing is to *start*. My team and I are committed to helping you understand the *Ask Formula* and give you everything you need and *more* to take your business to the next level.

So without further delay, let's get started!

—Ryan Levesque

Part I

ASK: THE STORY

CHAPTER ONE

You: Who, What, & Why…

Let me ask you a question.

If you were to Google "How many ads are we exposed to daily?" what do you think is the answer? Take a guess.

I was curious myself, so I searched and found that, according to CBS News, "We've gone from being exposed to about 500 ads a day back in the 1970's to as many as 5,000 a day today."[1]

That was in 2006.

Now that number may or may not be true, but I think we can all agree we're being bombarded with more advertising and marketing messages than ever before. And if we didn't tune them out, we wouldn't be able to function.

But, for some reason, in all this cacophony, marketers *still* seem to think if they can stand on their tippy toes, and scream loudly enough (metaphorically speaking), even strategically, they can get the attention of customers.

What I'm going to tell you is how, with a quiet, almost hushed voice, you can break through that cacophony and communicate with customers so they feel like you're talking *to* them and not *at* them.

And you can get them to (willingly) tell you what they want to buy, and more importantly, what they want to buy from *you*.

But, as you'll discover in a moment, to get an accurate answer to this question—it's *not* something you can ask directly. In other words, you *cannot* directly *ask* what people want. It takes a somewhat counterintuitive approach that, when done right, can be *wickedly effective*.

I'm going to show you, in detail, my *Ask Formula*, the same formula my clients, customers, and I have used to quietly generate over 3 million leads and over 200,000 customers across 23 different major markets in just the past several years—generating well over $100 million dollars in revenue in the process.

My goal for you is that, after you discover this *Ask Formula* for yourself, you'll walk away with a specific, practical, step-by-step process you can immediately begin applying in your business, which will increase your income exponentially.

Now, if you're anything like me, whenever I read a new business book, the #1 question I'm asking myself is always: *"Is this something I'm going to be able to use in my business?"*

So to help you decide if this is something you can use in your business, here's the answer to the question: "Who is this for?"

- If you're thinking about starting a *new* business, launching a *new* product, or kicking off a *new* project with any sort of online presence, then this is for you.

- If you already *have* a business with an online presence and you've *struggled to convert cold traffic into customers*—whether that's traffic from Facebook, Google AdWords, YouTube videos, banner advertising, or any *other* cold traffic source—then this is for you.
- If you have an online business and you're tired of relying on affiliates or joint-venture promotions, or running internal launches, then, again, this is for you.
- If you simply want a proven, *evergreen* online sales model you can build once, "set it and forget it," and enjoy the type of passive income this formula is producing month after month, year after year, in market after market—then yes, this system is for you.
- And lastly, if you have or work with clients in any of those situations, then this is something you can use as well.

I'm going to show you what I consider to be the "Holy Grail" of online marketing: how to convert cold website traffic into *paying* customers in scale, consistently and reliably. And using a somewhat unconventional approach, I'll show you how to transform that traffic into predictable, recurring passive income for you and your business.

The secret to doing all this is contained within the pages of this book. I'm going to show you the exact path, the exact flowchart, the exact strategy I've used to successfully enter those 23 different major markets—and making millions of dollars in the process, both for myself and the clients who work with my team and me. And, by the end of this book, you're going to be able to use this same proven strategy in your business, regardless of your product or service, and get results fast.

. . .

Some of the industries in which the *Ask Formula* has been applied with great success include sports instruction, satellite television, real estate, consumer financial services, business funding, educational programming, healthcare, and many more. But if I were in your shoes, I'd like to see some *proof* that what you're about to discover actually works.

So before we go any further, let me share with you how I—and marketers around the world—have been quietly using the *Ask Formula* to create massive growth for businesses large and small.

In my own company, I've used this formula to successfully enter and dominate obscure markets ranging from the Scrabble® tile jewelry market—a small "lifestyle" business that as you'll discover generated as much as $10,000 a month in income for my wife and me, to my award-winning RocketMemory™ course system in the memory-improvement market, which has helped over 26,000 people around the world in over 40 countries.

In fact, after struggling to generate *any* income in my first few attempts to build an online business, once I started dialing in and using the *Ask Formula* (the same one you're about to discover), I went from earning $370.88 to $24,275.99 per month within 18 months in what I describe as my first "real" online business. Today I own a publishing and marketing company that generates millions of dollars per year by applying the same formula in market after market. (Here's a screenshot from my 1ShoppingCart account of the first 18 months of that first Internet business.)

Sales By Date: Monthly

Date From 1/1/2008 Date To 3/31/2010 Submit

Month	Orders Count	Gross Sales	Shipping	Taxes	Net Sales
November 2008	18	$370.88	$0.00	$0.00	$370.88
December 2008	40	$848.87	$0.00	$0.00	$848.87
January 2009	76	$1920.39	$0.00	$0.00	$1920.39
February 2009	70	$1888.39	$0.00	$0.00	$1888.39
March 2009	170	$4522.30	$340.00	$0.00	$4182.30
April 2009	274	$9515.93	$1250.00	$0.00	$8265.93
May 2009	382	$13850.79	$1750.00	$0.00	$12100.79
June 2009	392	$14085.87	$1790.00	$0.00	$12295.87
July 2009	317	$11155.53	$1450.00	$0.00	$9705.53
August 2009	426	$13480.96	$1995.00	$0.00	$11485.96
September 2009	371	$12391.24	$1715.00	$0.00	$10676.24
October 2009	413	$13273.44	$1990.00	$0.00	$11283.44
November 2009	420	$12618.73	$2015.00	$0.00	$10603.73
December 2009	416	$12788.55	$2020.00	$0.00	$10768.55
January 2010	637	$18271.44	$2940.00	$0.00	$15331.44
February 2010	835	$23893.88	$3645.00	$0.00	$20248.88
March 2010	842	$24275.99	$3485.00	$0.00	$20790.99
Grand Total	**6099**	**$189153.18**	**$26385.00**	**$0.00**	**$162768.18**

In fact, in certain markets we generate upwards of eight million dollars per year on individual product lines using the *Ask Formula*, as you can see here:

Timeframe

View data for: Other Start and end dates: Jan 1, 2014 - Dec 31, 2014

STATISTICS EXPORT TO CSV

Load Saved Report:

Month	Cost	Revenue	Profit
January	$160,258.50	$454,854.73	$294,596.23
February	$102,773.31	$397,657.16	$294,883.85
March	$144,362.31	$426,238.10	$281,875.79
April	$232,817.27	$762,175.19	$529,357.92
May	$228,590.88	$772,607.61	$544,016.73
June	$191,614.41	$925,106.19	$733,491.78
July	$248,952.92	$1,078,173.92	$829,180.00
August	$257,235.84	$829,969.07	$572,733.23
September	$316,815.45	$1,003,259.36	$686,443.91
October	$368,194.98	$700,624.56	$332,429.58
November	$380,297.40	$766,516.11	$386,218.71
December	$258,814.49	$850,154.74	$591,340.25
	$2,890,857.86	$8,967,339.74	$6,076,781.88

2014-Annual

But more importantly, *other* business are having amazing success implementing this formula—and it far eclipses these numbers, to the tune of well over $100 million in revenue generated since the formula's inception. Later in this book, in the *Case Studies* section, you'll discover how one client—the tennis instruction website FuzzyYellowBalls.com—generated over $250,000 in revenue in under six months for what was a previously struggling product line, using the *Ask Formula*.

You'll also discover how another client—the alkaline health company LiveEnergized.com—generated over $750,000 in just *five days* selling a high-end water ionizer (which has since sold *millions* of dollars more). There are literally hundreds more businesses around the world using the formula you are about to discover to transform their business as we speak. And to give you a sense of the *immediate* impact this formula can have on your business, no matter how big or small your business is right now, here are just a handful of those hundreds of success stories from business owners around the world.

> *"Ryan's segmented email strategy generated an additional 75 sales in a single week, which represents an additional $15,000 in weekly revenue for our company…"*
>
> —Carla Corrigan, Sterling Satellite, Top 5 DISH® Network Affiliate, www.DishPromotions.com

> *"Previously, the best I could do was a 70% ROI on my sales funnel. By using the*

Ask Formula and Ryan's teachings I was able to more than double that number to a 150% ROI with about 12 weeks of work…"

—Brandon Schmid, President, Angelus Marketing, Barrie, ON Canada

"The Ask Formula *and what Ryan Levesque teaches has helped increase our conversion and closing rate by about 15% just since implementing some of his teachings over the last 3 months…"*

—David McGarry, CEO, Gym-Marketing Expert, Dallas, TX

"Using what Ryan teaches, we were able to create a sales funnel that's converting 250% better than our old sales video…"

—Jonathan Rivera, www.ThePodcastFactory.com

"Just applying a variation on the 'profit maximization' process Ryan teaches in the Ask Formula *added an extra $96,000 in profit to our business last year…"*

—Ronnie Nijmeh, CEO, www.PLR.me, Toronto, ON Canada

"The Survey Funnel Strategy *is producing a 40% year over year lift in revenue—and we still haven't fully optimized it…"*

—Darren Crawford, www.BeforeUnit.com, Mel- bourne Beach, Florida

"We used the Ask Formula *to launch a new business unit and grow from zero to $467,110 in our first six months online, and we're just getting started…"*

—Dan Meredith, CEO, Wellness Business Solutions, Bristol, UK

And this just scratches the surface. Now that you've gotten a sense for the type of results companies are getting using the *Ask Formula*, if you're like most people reading this, you're probably wondering…

Okay, so what exactly is the *Ask Formula*, and why does it work so well in market after market?

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1. Cutting Through Advertising Clutter — CBS *Sunday Morning*

CHAPTER TWO

Strange Questions… and Stranger Answers

"It's really hard to design products by focus groups. A lot of times, people don't know what they want until you show it to them."

— STEVE JOBS

What is the *Ask Formula*?

Simply put, the *Ask Formula* is a system to ask intentionally-designed questions to help you figure out exactly what your customer wants—and the exact language to use to communicate with them. Then, with that information, it tells you how to personalize the messaging you use and products you introduce based on the answers to the questions you ask.

In other words, it's a way of discovering what your customer wants to buy by guiding them through a series of (somewhat counterintuitive) questions and customizing a solution for them so they are more likely to purchase from you. And it's a way to do it that is *completely automated* and does not require one-on-one conversations with every single customer.

THE PAYOFF IS *HUGE* IN THREE WAYS:

1. You get back priceless information to help you know what they want to buy and when they're ready to buy it. They'll become a happy customer who'll come back to buy, time and time again.
2. You find out why they *didn't* buy, providing opportunities to revise your campaign, fix your product or promotion, and reengage them so they'll eventually become that happy customer who returns to buy again and again.
3. Once optimized, it gives you the ability to *scale* your business significantly, limited only by the size of the market in which you operate.

Simple on the surface, but like most things in life—the devil is in the details.

I'll go into massive detail on the *Ask Formula* in the methodology section. But in plain English, the way to apply the *Ask Formula* online is by using a *unique combination of surveys in a very specific sequence, and acting on that data in a very specific way.*

For years—and to some extent, even to this day—for many people the word "survey" only conjured up images of irritating phone calls from telemarketers interrupting your dinner asking for your opinions, and that was it: no follow-up with results, no benefit to you, the survey-taker. They were designed by the marketer only to help the marketer.

But the new definition of "survey" is all about engagement and empowerment for both the marketer and customer. It's not just one-sided anymore. That's why this formula is so powerful and why, when the type of surveys you're about to discover are positioned properly, people are actually *very* motivated to take them. The secret? It's all about appealing to people's sense of self-discovery and curiosity—which is something we'll be talking about in Part Two of the book.

The *Ask Formula* is a series of surveys (or questions) designed to determine what a customer wants, along with customized sales language based on those answers to get that customer to buy. Think of it like a funnel. A funnel is a tube or pipe that is wide at the top and narrow at the bottom, used for guiding liquid or powder into a small opening.

A survey (or question) funnel operates the same way. You start by asking big wide questions at first, and then those questions narrow, and narrow more, as you ask your customers simple, more precise questions about their situation—until you have enough information to speak to their specific wants, needs, and desires.

After intensive testing and refining, I've come up with four basic survey types that comprise the *Ask Formula*, which we'll be covering in detail in the second half of the book. These are the core surveys that can be used for any online business with proven, and usually dramatic, results. They help you do four things: define your market, engage your market, refine your marketing, and redeem your marketing efforts.

Over the past eight years, I've devoted practically my entire professional life to asking people questions and creating streams of revenue from those answers. During that time, I've met a number of people who have said they've tried using surveys and haven't found them all that helpful. They just weren't making them money.

After probing a bit, I'm not surprised to find that they're asking the wrong questions the wrong way, and they're looking at the wrong data. Again, the devil is in the details.

I hate to say it, but when it comes to using surveys in ways that actually make money, most businesses just don't have a clue. Even the biggest businesses—the kind of companies you'd never expect to struggle with anything—seem to get surveys wrong.

It isn't their fault. When it comes to asking questions, whether they're a big corporation or a one-person boutique, business owners are prone to making the same costly mistake: *They try to just ask customers what they want.*

"What would you like to purchase on this site?"

"What kind of product do you want?"

"How can we help you?"

Sound familiar? Instinctively, *we ask people what they want.* We think if we just ask them, they'll tell us, and we can sit back and watch the dollars pour in.

If only it were that simple.

There's a famous quote that's been attributed to Henry Ford: "If I had asked people what they wanted, they would have said 'faster horses.'"

Now, the reason why this quotation rings true for so many people is because it *is true*.

People have been polling their potential customers for millennia, asking questions and trying to convert what they find into dollars. However, when questions are asked in this straightforward way… well, it usually ends in disappointment for the business owner.

Because (here's the big secret): *People don't know what they want.*

Really.

In fact, to illustrate this point, think about the last time you and a group of friends were hanging out and thinking about where to go out to eat. You're all sitting around and someone says, "Hey, anybody hungry? What do you all feel like doing for dinner?"

What's the most common response?

"I don't know. What do you want?"

Sometimes that conversation goes around in circles—endlessly.

Why? Because, at the end of the day, *people don't know what they want.*

However, if you're hanging out with that same group of friends and you can ask a different sort of question:

"Well, is there anything you *don't* feel like eating for dinner tonight?"

Interestingly, people are much better at answering that type of question.

Your friends might say, "I don't feel like pizza because I'm trying to eat gluten-free." or "I don't want to do sushi because I'm allergic to shellfish."

People are really good at telling you what it is they *don't* want.

Similarly, you can also ask each of your friends one by one, "What did you have for dinner last night?"

And people are also very good at answering *that* question as well.

The reason why is because people essentially are only good at answering *two* basic types of questions when they don't know what they want: What it is they *don't* want and what they've done in the *past*.

(This is true both online and offline, by the way.)

Vague, general asking is one of the biggest mistakes people make when trying to find out what people want. It's because people just don't know how to answer. Steve Jobs was right. People often *don't know* what will make their life better until they've seen it.

So then the question is: *What's the solution?*

Well, if we go back to the Henry Ford quotation, instead of asking people what they wanted, what if Ford had asked, "What is it that you *don't* like about horses?"

Chances are, he would have gotten back all sorts of useful information. People may have said things like, "I don't like the fact that my horse is slow or needs to be fed." Or "I don't like the fact that only one person can ride my horse at a time."

The point is, there are certainly things about horses that people didn't like, but they didn't know the solution was something outside of what they could imagine.

That's actually where the exciting part comes in. As entrepreneurs and marketers, we get to identify and provide that solution. But to create and sell something that people will actually buy, what you need is the raw material to extract from the market to determine what that solution is—even when your customers can't quite articulate it.

That’s why, to get the type of results in market after market like you’re about to see, it requires using surveys in a somewhat different, unexpected way.

Because the right way to use surveys is *counterintuitive*.

CHAPTER THREE

The Discovery

So how did I figure this all out? Well, quite frankly, it was a combination of intense study, hard work, and attending the entrepreneurial "school of hard knocks."

Strangely, I come from a corporate and academic background in neuroscience from Brown University. And I speak nearly fluent Chinese (that story's to come). And although I thought the corporate world would be for me, I had this deep longing to be an entrepreneur. Even as a kid, I created businesses, starting when I was 13.

In my mid-twenties, once I became a full-time entrepreneur (the "no turning back" kind), I set out to make my mark.

After failing in more than a few early attempts in the online marketing world, out of sheer frustration, I finally decided to ask people what they needed help with and why they didn't buy. Their answers surprised me, but they told me what I needed to hear.

One of the biggest things I discovered was that I had been taking a "one size fits all" approach to my marketing. Their responses told me I needed to speak to different segments of the market quite differently. Quite frankly, I asked out of necessity because I was desperate and didn't know how to succeed otherwise. But the result of the "desperation attempt" of my asking questions of the market became the foundation for a formula that I've personally used to successfully enter and dominate 23 different markets (and counting), that my customers and clients have used in *hundreds* of different markets, and that, when strategically and appropriately applied, can revolutionize practically any business—including yours.

It was after testing, testing, and more testing with my own businesses that I realized I had stumbled on a particular approach that anyone could replicate, if they were simply armed with the right information.

The *Ask Formula* I discovered was stunningly simple: The secret to spectacular sales was all about asking the *right* questions, in the *right* way, at the *right* time.

As I said, the discovery of how to ask the right questions, make money in the process, and have satisfied customers coming back for more is an area that's more nuanced and more misunderstood than it might initially seem. But after years of testing, sifting, and reviewing what works and what doesn't, I now have a proven formula that has worked in multiple businesses and made markets responsive that were previously considered dead.

The reason why I'm telling you all this is because I want to give you the confidence that the formula you're about to discover has been tested, battle-tested, and stress-tested in market after market. It has been used by companies both large and small, so you can have the confidence that this is something you can apply in your business.

Are you skeptical? Great. I consider myself a chief among skeptics.

So before I explain all the details and the methodology of the *Ask Formula*, I'd like to tell you a little bit about myself and the unlikely story of how the *Ask Formula* came together to create what's becoming a *movement* online—with a financial impact beyond my wildest imagination.

As I take you along my journey with its winding paths and pitfalls, even where I failed—and nearly lost it all—I think you'll come to understand better what the *Ask Formula* is, why it's so useful, and the dramatic impact it can make in your business.

CHAPTER FOUR

My Crisis

It was 2 a.m. on a cold morning in February of 2012 when I woke up to find myself slumped over a bag of potato chips, some chocolate-covered pretzels, a bowl of Cool Ranch Doritos—and a half-empty Red Bull.

I would've been slumped there all night if my wife hadn't walked in and woken me up.

She wasn't thrilled with me, to say the least. We were supposed to be taking turns standing sentinel over the crib of our brand new baby boy to make sure, like most new parents, that he didn't stop breathing.

You see, when we brought him home that night, born two weeks late, we were in a bit of "new parent shock." We couldn't believe this tiny, little person was now our responsibility.

We were totally in love with him and yet… we were clueless and pretty much terrified.

And so, that first night, my wife and I took turns staying up all night just watching him sleep. I offered to take first watch. So I set up camp in the baby's room with all the essentials (Doritos, Red Bull, etc.) plus a few action movies to keep myself awake when I wasn't checking on him.

I promised myself I wouldn't sleep.

But it wasn't long before I *did* fall asleep and only woke up when my wife walked in the nursery, finding me with my face practically planted in the Doritos. Great job, Dad.

The good news is that, somehow, my resilient son remained alive and breathing in his crib despite my constant nodding off. And quickly, he began to grow and thrive—but not so for me.

Over the next few months, it started feeling like something was "off." My inability to stay up that night was the first night of what eventually became a pattern. I knew what it felt like to be tired. I had pushed through many all-nighters in college and had burnt the candle on both ends many nights before.

But suddenly I started experiencing exhaustion like never before. I could barely give my son a bath at night, without having to sit down afterward. After I'd put him to bed, I'd sit on the couch motionless for hours just to catch my breath—even though I really wanted to get up and do something.

It wasn't that I was depressed. But normal everyday tasks just wiped me out. All I wanted to do was rest.

I chalked up the feeling of constant exhaustion to the fact that I was a new dad, running a fast-growing company, and not getting much sleep.

My wife noticed something was off, too, but she tried to be patient with me since I was working crazy hours on the business and she knew how stressed I was.

More weeks went by, and as my son started sleeping through the night, things were getting easier with the baby. But for me, things started getting worse: I started losing weight. At first it wasn't noticeable, but then I kept on losing weight. I was eating normally but, no matter what I ate and how much I ate, the weight kept coming off.

I was also drinking gallons of water to keep myself hydrated. We lived in the suburbs of Austin, Texas. But as a former New Hampshirite used to the northern climate, the Texas heat was beyond overwhelming. So I kept a 64-ounce Gatorade bottle filled with ice water and drank it constantly. However, something wasn't quite right. Because as soon as it was finished, I'd fill it right back up and drink another. (The unfortunate consequence of this was I'd have to get up five times in the middle of the night to pee.)

I was a mess of thirstiness, fatigue, and weight loss. And for some reason I told myself that my body was stuck in a vicious cycle: I was thirsty all the time because it was hot outside. Because I was thirsty, I was drinking a lot. Because I was drinking a lot, I was getting up to pee multiple times in the middle of the night. And because I was getting up so many times at night, I wasn't getting good sleep. And hence, I was exhausted all the time. To me, it seemed like there was a reasonable explanation for everything.

After the birth of our son, my wife had "encouraged" me to me get life insurance a number of times. Since I hadn't turned 30 yet and I was otherwise in great health, there didn't seem to be any big rush. But because I was the main breadwinner for our now growing family, one day, a few weeks before my 30th birthday, I finally took the time to fill out the application.

After submitting the documentation, a nurse came to our house to do a physical exam and draw blood. She told me I'd learn the results in about three weeks. When she left, I checked "apply for life insurance" off my "to do" list and moved on without a second thought.

In the meantime, I traveled to New York City for work, to attend an industry conference called ClickBank Exchange, and saw some friends from college.

I knew I didn't look good. I had dropped from 165 to 132 pounds (I'm about 5'9"), but I didn't really know *how* bad I looked. Friends I hadn't seen in a while kept saying things like, "Whoa, man. You're pretty skinny. What happened?" I didn't have an answer for them because I didn't know what was going on.

When I returned to Texas, I remember the day like it was yesterday: I walked through my front door and saw a letter from the life-insurance company sitting on the kitchen counter, along with some other mail that had piled up. When I finally got to opening up the life insurance letter, I remember having a strange, uncomfortable feeling in my stomach and my face suddenly getting very hot.

"Denied," it read.

My first thought was that there must be some mistake. They must've sent me someone else's letter. Because after all, I don't smoke, I don't drink, and I just turned 30. I'd never had a major health problem in my life.

So I called my insurance agent to clear things up.

He said, “Ryan, I just got your letter myself. And you might want to sit down. You see, in addition to your letter, I also have your test results in front of me, which I’ve just emailed you. Unfortunately, the letter and test results are definitely yours. Now listen, I’m not a doctor, but the levels from your blood work are off the charts.” He paused for a moment, “Actually, I’ve seen this once or twice before. These are textbook Type-1 diabetic numbers,” he said. “To me, this looks like juvenile diabetes.”

I didn’t know what to say. I was 30 years old, and definitely not a juvenile diabetic. Once again, I thought, “There must be some mistake.”

But with everything my body was experiencing, part of me worried that it was true.

So I hid the letter, and holed myself up in my office until later that night. My wife finally came in and asked me if the life insurance was taken care of. I showed her my test results and explained what it meant. First, she was silent. Then came the tears.

After we got the baby to bed, she immediately started Googling to find out what my numbers meant. Results pointed to “liver failure,” “kidney failure,” “pancreatic failure,” and even “renal system shutdown.”

I still didn’t believe the numbers. So my wife rushed to the 24-hour Walmart and returned with every blood-sugar test they had at the pharmacy. A normal reading is about 80 to 100. My wife pricked her finger, and the test revealed that hers was a nearly perfect 85.

My first result? 503. I tested it again: 478. And again: 486.

My heart sank.

Then a wave of panic came over me.

My wife insisted we go to the hospital immediately.

But I was hesitant to go to the ER for a couple of reasons. First, it was practically midnight and it didn’t seem like an Emergency Room kind of thing. After all, I wasn’t having a heart attack or stroke. Second (and more to the point), I really didn’t want to spend the money. We’d just spent a ton on medical expenses with the new baby and with a high-deductible insurance plan; I knew from that experience it was going to cost us another $8,000 just to step through the Emergency Room doors. So I promised my wife that I’d go to the doctor the first thing in the morning. She called the nurse hotline that night, and got us an appointment for the next morning.

When the doctor saw me, heard my symptoms, and looked at my life-insurance lab numbers, he ordered comprehensive blood work done, stat. In fact, he made us stay in the waiting room to wait for the results. After what felt like an eternity and the results came in, the worst of our fears were confirmed.

The doctor took me by the shoulders and looked me right in the eyes.

He said, “Ryan, with these results you should be in a coma. You need to go to the ER *now* and *you* are not driving.” I remember my face getting hot—again, just like when I received the life-insurance letter, but this time it felt like I was going to pass out. I heard my wife in the background, starting to cry. “I’d send you in an ambulance but it would actually be quicker for your wife to drive you." My sweet wife pulled herself together and drove me straight to the hospital, knowing that our lives had just taken a detour we never expected.

In the Emergency Room they said I was in a state known as diabetic ketoacidosis, or DKA. DKA can be fatal; my body was shutting down. My sugar levels were extremely elevated and had been for quite some time—possibly months. There was blood in my urine, my kidneys and liver were failing, and my pancreas… well, my pancreas didn't work anymore.

The doctors told me if I had let this go another 24 hours, it's possible I could've died.

They stabilized me and put me into the ICU for nearly a week. My IV was my lifeline. They pumped all sorts of major drugs and nearly 20 pounds worth of fluid to replace all the electrolytes my body had been starved of.

My wife, and the fact that she *insisted* I get life insurance, literally saved my life.

Spending nearly a week in the ICU, even with visiting family and friends, was physically and emotionally isolating. As a father of a newborn baby boy, I found the isolation especially jarring. I missed my family, my friends, and my business. I couldn't do a thing in the ICU.

But as I settled into the intense aloneness, I realized that, for the past few years, I had been so busy with family and creating my businesses that I hadn't taken time to stop and think about what I truly wanted in life, and what contribution I wanted to make. When you come to terms with your own mortality, it gives you a level of focus and clarity unlike anything else.

I began asking myself questions like, "Okay, you survived this. Now what are you going to do with your life? What do you *want* to do? What kind of *impact* are you going to make?"

My personal process of asking deep questions began.

Now, I may not have known what I wanted, but I definitely knew what I didn't want.

I knew I never wanted to put my family at risk ever again. Although I grew up with a great deal of love, I knew I didn't want my family to feel the same kind of financial stress my parents felt, where money was always tight. I also knew I didn't want to be a slave to a "job" where I was tethered to a Blackberry, commuting for hours, and never seeing my family.

Knowing what I *didn't* want helped me narrow things down. I looked back at my past five years of being in business for myself and I thought, *What were the times in my life that I most enjoyed? What were the experiences and achievements I was most proud of? Where did I make the biggest positive contributions?* There were some consistent trends.

At this point, I had several businesses going at the same time (that I really enjoyed) along with a new baby, so I was pretty busy. I realized that was actually the problem: My focus was way too dispersed. Out of all the things I was doing, I had to pick just one thing to focus on.

After spending days on end in the quiet and stillness of my hospital bed, it hit me like a ton of bricks. And it was there all along. What I enjoy more than *anything else* in business—more than creating products, building supply systems, hiring teams, more than anything—is this:

Figuring out what people want, and giving it to them.

And my unique approach to doing that? The answer was surprisingly simple: applying my *Ask Formula*.

I remember sitting there in the hospital bed; the hair on the back of my neck stood up, and I said to myself, “That’s it.” I knew exactly what it was. And when I got out of the hospital, I knew exactly what I needed to do.

CHAPTER FIVE

Working Hard for the Dream

When I was a little kid—around ten-years-old—one of my very favorite games was Monopoly. I loved that game. You could buy and sell, make money, and take risks… It took thinking strategically and, if you learned the "ins and outs" and played it right, you could win the game.

It was around that same time my grandparents passed away and left my sister and me each $5,000. It was a huge amount of money for a kid, but my parents said it was mine to do with as I wanted. And what I wanted was… to invest in the stock market.

My parents were great. They got me *The Beardstown Ladies' Common-Sense Investment Guide*, a book by a group of older women who formed an investment club in the 1980s and had gotten great returns. So I read and learned everything I could about the stock market and my folks helped me set up an account to invest it. (For Christmas that year I got Peter Lynch's *One Up On Wall Street*, about the mechanics of investing in the stock market. I couldn't put the book down…)

We lived modestly and my parents both worked full-time (my mom had her own one-woman hair salon and my dad worked for the U.S. Postal Service), but money was always tight. Neither of my parents had gone to college, but they had good jobs and we did a lot of coupon clipping and watched every dime. We certainly didn't go without necessities, but things like going out to eat were rare treats—and we often had to make tough choices on what to forgo.

Growing up I did well in school, but my *real* gift was finding the *shortcuts*. For example, I would regularly convince teachers to let me create videos instead of writing essays, and a buddy and I somehow persuaded our school principal to let us skip fifth grade in favor of building a 12-foot-tall replica of the human body (*all I had to do was take my tests and quizzes, and I was excused from class for the entire year*). I didn't like playing by the rules and regularly tried making my own. As a result, I got good grades but had a reputation for being a bit of a mischievous troublemaker—like the time my best friend and I secretly snuck a car into our high school cafeteria in the middle of the night just to see if we could. Harmless, right?

I excelled in both art and science. But I especially loved science, particularly when it came to the brain. I was fascinated by how the brain works and decided I wanted to get into the best undergraduate program for neuroscience I could, with the hope of becoming a doctor. And so I set my sights on attending the Ivy League school with the best neuro department in the country, Brown University. However, tuition at that time was about $35,000 per year plus living expenses. It didn't matter, because—somehow—I was determined to make it happen.

In high school and every summer during college (except one, when I studied abroad), I worked three jobs. I worked as a grocery store clerk at Shop & Save, I had a landscaping business with my best friend, and he and I were janitors at our high school (his mom was a school principal at the elementary school, so we had an "in"). At $10.00/hr. it was a good-paying job for us kids back then, and I didn't mind the dirty work. The days were long and exhausting. We'd work as janitors during the week, we'd do lawns in the evenings, and then I'd work 10-hour shifts at Shop & Save on the weekends. I saved nearly every penny for college.

Fortunately, I grew up during the roaring 1990s, and by the time I graduated from high school, by making a few smart investments in the semi-conductor industry (and with some luck), I managed to grow the $5,000 inheritance I'd invested as a middle-school student into $85,000 by the time I turned 18—enough to pay for my first two years of college at Brown University.

Even though I made money and was putting away every dime for college, we *still* made nearly every mistake in the book (experience is a great teacher!). For example, we put virtually all the money in my name instead of my parents' name. This turned out to be a terrible decision, because for college financial-aid eligibility, they weigh how much money you have in your name much more heavily than money in your parents' name. So they thought we were rich when I went to college and I got almost no financial assistance.

But I did it. It's not flashy, but that's truly it. I basically worked all through high school mowing lawns, cleaning toilets, and working as a cashier at Shop & Save. My parents invested everything they had in me, and I invested every cent I made to get what I wanted —a shot at attending Brown.

I was committed.

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Needless to say, when I got into Brown, my parents were super-proud and happy for me. When I finally got there as a freshman, I randomly sat down next to a kid at lunch on the second day of school and we instantly hit off because we were both into the same thing—neuroscience (yeah, we were those kind of kids).

We went on to become best friends and roommates at Brown.

That kid? He's now Dr. Charles Kassardjian, acclaimed neurologist at the world-renowned Mayo Clinic. We took the same classes and, while things seemed to come easy for him, for me it was always a struggle. Even back then, I knew that, while I loved neuroscience, I would be taking a different path. The problem was, I had no idea which one.

I did know this much: Instead of library research or science experiments, I was interested in practical applications of brain science. Not that I really knew what that meant or what I wanted to do. But I knew I wasn't cut out to focus on one neurotransmitter or one molecule for years and years and have that be the totality of my life's work.

At the same time, I was stoking another kind-of-random passion for East Asian studies and Chinese culture. Now that may seem like quite a jump, but it made sense to me. I was intrigued by traditional Chinese medicine and its impact on the brain. I was also really intrigued by the concept of the brain's ability to learn a foreign language. I had learned French in school growing up (with a name like "Levesque," how could I not?) and loved languages, so Chinese seemed a good match for me.

I really had a thing for Chinese and packed my schedule with as many Chinese-language classes as I could. My grades were good, but I definitely wasn't a natural. I had to work at it, and definitely struggled at times. I realized that if I was ever going to learn Chinese and get *good*, I needed to do something big. I needed to study in China.

So after my sophomore year I decided to enroll in "Chinese Bootcamp" that summer… the single most intense Chinese-language program on the planet. It's an elite program run by Princeton University called *Princeton in Beijing*. It's tough to get into and attracts only the most hardcore people from places like Brown, Harvard, the US Diplomatic Service, and the CIA.

And when I say "bootcamp" I'm *not* exaggerating.

Eight weeks of Chinese, 24 hours a day, seven days a week. Classes start at 6:30 a.m. and end at 10:00 p.m. each night. You eat your meals alongside your teachers. If they hear you reading, writing, speaking ANY English, you're kicked out of the program. No questions asked, no money back.

Or as we'd say, "游戏结束" (yo-SHEE jie-SHU). Translation? Game Over.

But the goal? In eight weeks, you're 100% fluent.

When I started the program, my Chinese was marginal, at best. In fact, I was at the bottom of my group. It's a long story, but I worked my ass off to be the BEST damn Chinese student in that class. I was RELENTLESS. And after eight weeks? I did it. I came back *really* good. I'd done what most people would've considered impossible.

And although my Chinese experience was challenging and rewarding, and I totally loved it—I wondered where it would fit into my plans.

Because in the back of my mind, I still harbored a love for what got me to Brown and *Princeton in Beijing* in the first place: investing in the stock market.

There was something compelling about "highs and lows" of investing. That next summer, between my junior and senior year, I was offered a highly paid summer Analyst position at the Wall Street gold standard: Goldman Sachs. The pay was almost *triple* what I made working *three* jobs back home in New Hampshire. I've got to admit; there was something really cool about being a college kid working on Wall Street. It was like I was playing Monopoly again; only this time the stakes were higher, the strategies critical, and the money was real money. The experience was challenging and exhilarating and I did my best to rise to the top during my time there. It was exciting, to say the least.

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As graduation from Brown drew near, like many other seniors, I was trying to figure out how I could follow both of my passions (Chinese and finance), but I wasn't sure which direction to take.

I had an enviable dilemma: I had two offers from two great companies.

The first offer was from Goldman Sachs. They were offering an amazing package: As a first-year analyst at Goldman Sachs, I would have a base salary and a guaranteed bonus at the end of the year, depending on how well the firm did. That bonus, plus my salary, could add up to a potential $120,000 payday.

When we were in our negotiations, I told them I really wanted to go to China. Their response was, “Sorry, but we only have a rep office in China. Unfortunately, there’s really nothing for you to do there.” But financially, it was a great offer.

The second offer came through a connection at the big insurance company, American International Group. AIG had ties in China. In fact, AIG had been founded there back in 1919. The connection, Charles Bouloux, was a high-level executive in New York in charge of AIG’s Asia Pacific operations, and the company offered me a unique job in AIG’s management-training program.

The rub: It paid just a third of what Goldman Sachs was offering, $42,000 with zero bonus.

I accepted.

Everyone said, “Ryan, you’re an idiot.” (It wasn’t going to be the last time I heard those words!)

But the reason I accepted was simple: Charles promised me I would spend a year or two in New York and then the company would send me to China.

I was choosing experience (fulfilling a dream) over money.

I thought: Don’t worry. *The money will come later*.

Having accepted AIG’s offer, I graduated and put in a call to Charles to let him know I was ready to dive in.

But instead of hearing back from him, I got a phone call from HR.

“I have a little bit of bad news,” the woman from HR said. “Charles has had a heart attack. And for health reasons, he’s had to step down from his position. But good news, he has a replacement. His replacement is a Brit who ran AIG Europe for the past five years. We’ve moved him into the Asia-Pacific role. His name is Peter.”

CHAPTER SIX

An Unexpected Twist

Life doesn't always go the way we think it will, and mine was no exception.

My new boss, Peter, was now based in New York. And he was *not* expecting to inherit me. The first day we met, he all but said, "I didn't promise you anything. What am I supposed to do with you?"

It was up to me to prove myself all over again.

I ended up working a couple of years at AIG in New York City, my first "real" job. I kept ridiculously long hours, worked in a cubicle, and worked my butt off to prove myself and climb the corporate ladder on Wall Street.

Peter's role (initially that of a direct manager) ended up being one of mentor. He knew I wanted to be in China. But given the tense climate in Chinese relations and internal corporate complications, he sent me to work in Philadelphia of all places as a regional manager for AIG's Global Energy Division.

Not exactly my dream job.

I was living in New York where my then fiancée, Tylene (now my wife), was in grad school. I was commuting three hours a day each way to Philly. So much for using my Chinese.

Then the plot thickened.

I had finally resigned myself to moving to Philly (the commute back and forth to New York was killing me) and the branch I worked at was doing really well. I had sort of committed to the fact that I was going to be there awhile. And then one day, out of the blue, I got a recruiting call by another insurance company: Ace (AIG's number-one direct competitor). Apparently, I had developed something of a reputation in the Philly market. The short story is that Ace offered to double my salary, with a dizzying array of bonuses. And they wanted me right on the spot.

Now, I don't really believe in fate or serendipity, but what happened next was uncanny.

It was a Thursday night, less than 24 hours after getting the job offer from Ace—and I had wrestled with what to do about the decision and talked with Tylene for hours. Together, we decided I would accept the Ace job and give my notice to AIG the next morning.

Then at about 11 p.m. that night, as I was brushing my teeth and getting ready for bed, I got a text message from out of the blue. The name "Peter" popped up. I hadn't heard from him for almost a year. But I'd heard he had left New York for Shanghai to run AIG China and to be closer to the action in Asia.

The message from his Blackberry was just one line and this is what it read:

"Hey, you still want to come to China?"

Now, you have to understand something. At this moment, I was hours away from quitting AIG. If he had sent the text one day later—or even 12 hours later—it's possible the company would've asked me to turn in my company Blackberry immediately after giving notice, which would've meant the message never would've even gotten to me. (And the book you're reading likely never would've been written!)

I texted back immediately: "Are you serious? I'm literally about to take a new job tomorrow morning at Ace. You've got to tell me if this is serious or not." I thought the China opportunity might be a pie-in-the-sky kind of thing, rather than a solid option.

He replied, "It's serious, but I need a little time. Can you buy me a couple of days?" I told him I could give him 48 hours, let him know what Ace was offering, and asked if he could match it.

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Two days later I heard back: He matched the offer.

I accepted the new position immediately and learned I'd be flying to the Far East in less than 30 days.

It was time to pack up my life and move to China—for real. But, because of Chinese visa restrictions, my fiancée couldn't come unless we were legally married so we had a lightning-quick wedding at Brown, where we'd met. Then, that same week, we packed up everything we owned, put it all into a shipping container to China, boarded a plane, and left immediately for Shanghai.

We moved into our new luxury apartment, housekeeper and all. I got a living stipend —plus a six-figure American salary. I was paid in USD and all my expenses were in Chinese RMB. It was as cushy as it sounds—the ultimate expat lifestyle. There were times when I looked around and thought, "This is it. I've made it." On paper, it was everything I had dreamed it would be, and most people would've killed for the opportunity.

The job expanded rapidly. And after about a year and a half, I started managing a team and opening up sales offices all over China. I traveled constantly, but didn't see much beyond the walls of hotels or my Blackberry screen. My wife had started a PhD program in Hong Kong, so during my rare days off I'd take the two-and-a-half-hour flight there.

But something was off. It was probably around the three-year mark in China when I started feeling discontented and down. "This isn't what it was supposed to be like," I began thinking to myself. I was stressed and lonely. I was building a business, but it was somebody else's business and my efforts felt like I was spitting in the wind. I was running around, managing 20-plus people and spouting Chinese effortlessly. But what was I contributing to the world that was uniquely mine? I thought to myself, "This can't be it."

I basically had a "quarter-life" crisis. I was a wreck. I wasn't even 30 and I was already burning out.

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In the meantime, while I was working like a madman in China, I kept in touch with many of my friends back home, a few of whom were quietly "making money on the Internet." They were doing things on their own terms. A fraternity brother of mine from Brown was making millions playing online poker. And another friend was selling Rave supplies online; he'd tapped into a way to make passive income from his living room, working just a few hours a week. But here's what really got me: these friends from back home weren't any smarter than I was. They didn’t work any harder. But they were working on their own terms, making the same kind of money I was making—and a few were making a *lot* more.

On top of the money they were raking in, they weren’t spending all their waking hours in airports and hotel rooms like I was. There was something empowering about what they were doing, both literally and figuratively. I began to have this desire to develop something of my own, but I was consumed with *how*.

I emailed my enterprising friends back home and grilled them on exactly from where their successful businesses had sprung. I asked for recommendations—books, courses, the works. On a whim, before an upcoming trip to Malaysia, I decided to download an audiobook with a catchy title: *The Four-Hour Workweek* by Tim Ferriss.

Today it’s a well-known book, but isolated in China in 2007, I had never heard of it. While I don’t agree with everything in the book, at the time it was a complete paradigm shift for me. And as another Ivy-League graduate who also studied Neuroscience and East Asian studies, Tim’s story resonated with me on multiple levels. After listening to the book, I sort of surprised myself when I did something that was so against anything I would have imagined: I ordered a bunch of “how to make money” marketing products off the Internet.

Nobody knew the turmoil going on in my head. To the outside world, I was living a great lifestyle and doing good work. But I felt empty. And the question was: How was I going to explain this bizarre “entrepreneurial” desire to give it all up, and start something from scratch? I knew everyone would think I was crazy.

I didn’t know where to turn, so I turned to the one person I thought would understand best. I wrote a super long letter… to my mom.

Now, until I started writing this book, I hadn’t let anyone read this letter. It’s slightly embarrassing, and deeply personal. But I told a friend about it, he read it, and he convinced me that including it (and not changing a word or a typo) would give a sense of what I was going through and could end up being helpful to other entrepreneurs who may be struggling with finding their right place in the world. I dug it out of my hard drive and read it. Even reading it seven years later brought all those emotions to life again, and I realized what a pivotal moment that was for me.

After a bit of soul-searching (being this open and vulnerable can be a little daunting), I decided to go ahead and include it because it really is “me,” warts and all, unscripted and unedited. Every word is true and exactly what I wrote to my mom. But I hope in reading it, it will give you a sense of where I was, and ultimately, the context of how the *Ask Formula* came about.

So here goes…

CHAPTER SEVEN

The Letter

Monday, 8:44 a.m. Shanghai, China

Dear Mom,

As I write to you now, it is quiet in the office. Quickly becoming my favorite time of day. You know, I don't think I'll ever be quite the "natural" morning person that you are (because I do some of my best work at night), but I've been trying to get up a bit earlier every week. I think the benefits of getting up early become more apparent only after making a commitment to yourself to do it. Like many things in life, no one can force you to do it, otherwise it becomes a chore. You have to do it of your own free will. So I've made it a mini-goal of mine to get up 5 minutes earlier every week until I'm consistently getting up at 6:00 a.m. When I get to 6:00, who knows. Maybe I'll keep going.

Anyway, I'm at 6:35 a.m. right now, and I started this little experiment getting up at 7:00 a.m. a few weeks back. I find that not only does it clear my head in the morning to get to the office an hour before the "crowd" comes in, but knowing that I've got a commitment to get up the next morning forces me to be more disciplined with my time throughout the day, and especially in the evening.

Now, I have to say I didn't hit my own target this morning. In fact, I blew it completely. I made it out of bed at exactly 7:16 a.m. (but still made it into the office by 8:04 a.m.—I walk fast), but before I go into that in more detail though, I want to tell you a little something. I'm probably going to ramble a little bit, but it's all going to come together in the end, I promise. So please bear with me.

You see, I'm working on this money-making project, and in fact I have been for a few months now. And when I am really determined to do something (and I mean really and TRULY determined) my focus just completely takes over. Remember when I mentioned something about my focus to you last week? Well this is exactly what I'm talking about. When I am truly focused on a mission, nothing else exists. Every breath from my lungs and every stroke of my hand is made with the singular goal of completing that mission. It's like a force of nature. And right now, that force of nature has taken over.

Let me explain what I mean, by sharing two stories with you from my past, where this force of nature completely took over. You know that when I was younger, most things came pretty easily to me. School, drawing, soccer, piano, etc. I'm not saying that I ever really mastered any of these things, but getting to a certain level of proficiency was pretty easy. But you know how it is, as you get older, the type of things you want to do become tougher and require greater determination. It's easy to say to yourself, "Yeah, I could do that if I wanted," but actually doing it is a different story all together. Well there are two times in my life when I was up against a wall, and when I knew—I just KNEW—that I had to get it done. No matter what it took, I had. To. Get. It. Done. I didn't care if it KILLED me, because I simply was not going to let myself fail.

And let me tell you, looking back, both of these events changed the direction of my life forever. And with age comes more perspective and with more perspective comes wisdom. Now, with this “money-making project” that I’m working on right I feel the same type of life-changing moment about to occur… but first, my stories.

The first story is from junior year of high school.

I still remember my reaction when I got my SAT scores in the mail for the first time. It was like getting kicked in the balls. Since you don’t have balls Mom, I’ll explain what it feels like. Imagine drinking a bottle of spoiled milk, and then throwing it up, getting punched in the stomach, and crying all at the same time. It doesn’t feel good. Anyway, I remember like it was yesterday. I tore open that letter-sized envelope with great anticipation to learn that… My score was 1140… hmm. Wait, did I read that right? 1140, that’s it? I read a little further to find out that according to national statistics, I was barely above “average.” To me, this was complete and utter defeat. This was like God or whoever saying, “Ryan, I know that you’ve gotten a bunch of straight A’s and everything, but in the REAL world, this don’t mean nothing. You ain’t smart. Who the hell are you trying to kid anyway?”

But I also remember right then and there saying to myself, “Ryan, the way you handle this situation is going to have an impact on the rest of your life. Twenty years from now, you will look back at this very moment, among only a handful of others, as the few that really and truly shaped your life. And you don’t want to look back and say, ‘man I should have just given it a bit more effort, and maybe just maybe if I did, things would have turned out differently.’“

So right then and there I decided. I said, “Ryan, it doesn’t matter what it takes, but you’ve got to do it. I have no idea how, and don’t care if it kills you, but you some how have GOT to get a 1400 on your SATs.”

So as you know, I enrolled in that course at St. A’s (of course you know, you paid for it!) And on the first day of class the instructor said something to us like, “If you work really REALLY hard, you might be able to get your score up 100 points! In fact, I’ve seen it happen once or twice before!” I remember looking around at the other students and they were all floored by that number. “Impossible!” some of them cried out. But when I heard that, I had somewhat of a different reaction. I got that same kick-in-the balls feeling in my stomach again. “That’s it?” I thought. “A measly hundred points?” That sure wasn’t going to get the job done for me. I needed to go up 260 points! But I didn’t care what any instructor said. I knew it was possible. Some how, some way, it HAD to be possible. So what did I do?

I started to work. And I mean WORK.

You’ll of course remember some of this, but every day and night throughout that summer, I would study. Even at the beach. In the course of several weeks, I burned through hundreds and hundreds of verbal and math practice questions. On the verbal side (which was my real weakness) every day I’d force myself to learn new SAT words in groups of 10, until I could recite from memory each word from its definition, and each definition from its corresponding word. I learned over 400 new words like this in just a few weeks.

And soon, I started to see progress.

Every week, on the practice tests my score would go up about 20-40 points (the equivalent of a few extra questions). I soon broke the 1200 barrier. Then 1300. Then 1350. And eventually after two months, 1400. In fact, during one practice exam I scored 780 on the Math section, which meant that I'd only gotten one question wrong in that entire section. I think my all-time high practice test score was around 1440. This was great, but it obviously counted for nothing. I still had to take the test for real.

In the end, I scored 1380 on the real test. 720 math, 660 verbal. Those numbers will be with me forever. It wasn't my personal best, and I didn't quite reach my goal of 1400, but I came damn close. And you know what, I didn't care. The fact was, I had made a 240 point increase in my score, and that was pretty damn good.

But that's not the end of the story.

You see, I'll tell you something else. To me, that test score in and of itself was meaningless. But what it did give me was a chance. A real fighting chance to get into a place like Brown. And I'll tell you what. If it wasn't for that test score, I don't care how many straight A's I had, or how many clubs I belonged to, or how many instruments I played, none of that would have been enough to get me into Brown without that score. You can try to convince me otherwise, but I just know this to be true.

So, if I don't go to Brown, then I don't meet Tylene. I don't meet Tylene, and I don't have the courage to switch from neuroscience to East Asian studies. I don't switch to East Asian studies, and I don't go to China. That test changed my life. And while at the time I had no idea quite how, I just knew with all the fabric of my being that it was going to have a lasting impact on rest of my life.

(Okay, I had to do some work, but I'm back now. It's 12:10 p.m.—lunch time.)

Well, I promised you a second story, so here it is. This one is from the summer after sophomore year of college. At that time, I was really struggling with what I wanted to major in. I came into Brown thinking that I was going to become a doctor, so I studied neuroscience. But you know what I realized at Brown? I didn't want to become a doctor. I took the courses, and slogged through them (got mostly A's and a few B's), but at the end of the day I plain and simply didn't want it. Looking back, I think among a couple reasons, I really wanted the ooh's and ah's you'd get when people would ask you, "So Ryan, what do you do for a living?" It doesn't get much sweeter than being able to say, "I'm a neuroscientist." That is a conversation-stopper. Full stop, end of story. No one else will ever say to that, "Well that's interesting, but I do such-and-such…" It instantly screams out, "I am a genius."

But obviously, that is the wrong reason to want to do anything in life. At least if it's the only reason. I mean, there's nothing wrong with wanting "significance." In fact, most all of us want it in some way or another—whether through love or recognition. But you have to do something because you want it. Because of yourself. If you love what you do, everything else—money, fame, etc. will fall into place. People say that if you want to figure out what you should do with your life, picture that you have ten million dollars in the bank, and don't need another penny. What would you spend your time doing? (I personally think that's a bunch of baloney, because I enjoy making money—it's a way of keeping score with yourself, but I digress…)

Anyway, back to my story.

You see, the problem was, I wasn't quite sure what I wanted to do. And furthermore, I was really afraid that deep down inside, the real reason why I didn't want it (neuroscience, that is), was really because I was afraid I couldn't do it. The classes were tough, I worked a ton with mediocre results, and didn't really enjoy it a whole lot—mostly due to the chemistry and mid-level neuro classes. To put it another way, I was afraid that I was like the "fox and the grapes." If you're not familiar with the story, it's a fable about a fox who jumps and jumps at a bunch of grapes, and after days of doing this unable to catch the grapes, in the end says, "Those grapes are sour, I didn't want them anyway." That's where we get the phrase, "sour grapes." So at the time, I was afraid I was that fox, even though now I've come to realize that neuroscience simply wasn't what I wanted to devote my life toward.

Whatever. At the same time, I was really enjoying, but struggling with Chinese. My grades were obviously good—all A's, but it masked the fact that Chinese definitely didn't come "naturally" to me like for some of the other kids. I'd often forget how to write basic characters, I wouldn't take chances speaking up in class for fear of messing up, and my pronunciation was horrible.

So at that time, with everything going on, I had sort of lost a bit of confidence in myself. I came to realize that I didn't have what it took (desire + innate intelligence) to someday become a world-class neuroscientist. I was also now starting to appreciate through Brown what it meant to be a tiny fish in an infinitely large pond. But the problem was, I'd already convinced myself that I was supposed to become a doctor. It was my self-outlined "plan." At that time, even one of the janitors at the high school was calling me Dr. Levesque! Deciding to "give up" on neuroscience felt like I was letting everyone down. But more importantly, it felt like I was letting myself down.

So that summer, when I decided to study in Beijing I really needed to prove to myself that I could do something. I mean really DO something. Prove to myself that I still had it in me to do something really amazing. Achievement is one of the greatest motivators in life. And for me, this was SAT time again. I needed that 240 point increase. My goal was simple, I decided to go from being a marginal Chinese student to speaking fluent Chinese, in 8 short weeks. For two whole months, my entire being would be put into this one simple goal even if it killed me.

You have to remember, my self-confidence was still shaky at this point. I'd done everything to pump myself up about being able to succeed. But if there was ever a time in my life where I needed a confidence boost, it was now. The problem is that the program I signed up for—Princeton in Beijing—was not for sissies. It wasn't about "making you feel better about yourself." Anyone who volunteered to put themselves through what is affectionately known as "Chinese bootcamp" knew that they were really getting themselves into was actually "Chinese torture." For me, this was exactly what I wanted: The single most intense Chinese-learning experience on the planet, and I was ready to take it by storm.

However, I still had a long way to go before getting there.

You see, on the first day of the program at PIB, this is what happens: Even after you get accepted into the program and you “select” your appropriate Chinese level (first year, second year, etc.), they still make you go to a room with a bunch of other people and take an assessment test to see what your “true” level is. They do this because different schools’ Chinese programs move at different speeds. They want to make sure that all students are actually “ready” to be in the class that they’ve signed up for (in my case, third year Chinese). After they grade the exams, they only call back people who are “on the fence.”

I was one of three students called back.

So they get us back in a room and it turns out that the other two students ended up being more advanced than they themselves thought, so they were bumped up to fourth year Chinese. They were then asked to leave the room, and that left only me. At that time, the PIB people basically told me that according to my assessment test, I was on the fence between the second and third year program, so they wanted to ask me some questions verbally in Chinese.

Now at this point, remember that feeling I had when I opened up my SAT scores in the mail for the first time. Well this was another “kick-in-the-balls” moment for me, but this time compounded with sudden fear and anxiety.

Being dropped down to second-year Chinese would be devastating. It would be remedial. It will kill all hopes of advancement. To put it in perspective, there were three other students from Brown who each only had one year of Chinese under their belts, and they were all in the second-year program. I personally already had two years of Chinese, which was one whole year more than them. So being dropped down would have essentially meant that my Chinese was no better then theirs. Or basically, that I’d wasted an entire year studying Chinese at Brown.

Fortunately for me (and my ego) I passed their verbal test, but nevertheless, being the only student “on the fence” in the third-year class deeply imprinted a very clear and distinct message in my brain:

I was the worst student in the whole entire class.

But…

You have no idea what a blessing this turned out to be for me! You see, it motivated the HELL out of me. I wasn’t going to let anyone tell me I didn’t deserve to be in that third year class. In fact, the experience even caused me to revise my goal: I would go from being the absolute worst stinking miserable excuse for a student in that class, to becoming the #1 absolute best, in a matter of 8 weeks (even if it killed me).

So like with the SAT prep. I started to work. And I mean WORK.

Every single day, it was nothing but Chinese for me. Especially during the first four weeks. I wrote up flash cards for every single word that I needed to learn. After class was over, I would copy over and over again all the characters I’d learned, 20 times each. I only took two breaks a day—to eat lunch and dinner. Teachers held office hours at 10:00 p.m. and I was there every night. Up at 6:00 a.m. in bed by 12:00 a.m. Nothing but Chinese, day in and day out. The program was designed like that, but like most things in life, you get out what you put in. And I’ll tell you, I don’t think there was a single person in the program that worked as hard as I did. Best of all, I loved it.

I immediately started seeing returns on my investment. I started speaking up in class. I'd study 200 new words a day, (I'd only remember 50, but what the hell! 50 words x 5 days x 8 weeks would make 2000 words!—which just happens to be the exact number of words people say is the threshold of fluency in Chinese), and my vocabulary was expanding at an exponential rate.

Oh, I almost forgot to mention. All the while during PIB, I remember having SYMS in the back of my mind. Do you remember that program? Yeah, the summer music school that I did between 8th grade and high school. It was WAY over my head. I simply couldn't handle it. I wanted to go home, and I absolutely hated it. I cried when you guys visited, blah blah blah. Well anyway, that was first time in my life, I realized that I was a not-so-big fish, in even just a medium-sized pond. But it also taught me that I NEVER wanted to go through an experience like that again. I never ever wanted to publicly feel like such a failure. It's worked both ways for me in my life so far—it's motivated me to always prepare to the fullest, but it's also made me deathly afraid of public failure, which has held me back from taking some of really biggest chances in life, but I'll get into that some other time.

Anyway, back to the story.

After building what I considered to be my own personal bullet-proof Chinese study system (a.k.a. work like a dog), do you know what happened then?

I started getting really good. And I mean, REALLY good. I definitely wasn't perfect, and I was probably my own biggest critic, but I took advantage of every single tiny drop of Chinese knowledge that I could from every class, every individual session, every office hour that I attended. I sucked them PIB teachers dry!

How did it all turn out? Well, I've got to be honest and say that I didn't become the #1 best student in my class after the 8 weeks. In fact, I probably wasn't even in the top 5. But you know what? I didn't care. I proved to myself that I could do it. I could improve my Chinese to the stratosphere, under the right conditions, through hard work and determination alone. Now if you're wondering about the results, I think the best way to describe my transformation over those 8 weeks is through another story.

Remember, I was a marginal Chinese student (at best) at Brown before going into PIB. Now, after the program I skipped from second to fourth year Chinese (which is typical), and on the first day of class the Professor (who was also incidentally my first-year Chinese teacher as well), asked a few students, "How was your summer? What did you do? Etc."

Well, when she finally came around to asking me, as soon as the first sentence came out of my mouth…

Her jaw literally hit the floor.

I'm telling you: Hit. The. floor. She didn't say a word. She just stood there. It was just silence for about 10 seconds. That moment will be with me for the rest of my life. Right then and there, without saying a word she told me what I wanted to know. As far as learning Chinese was concerned, I had done the impossible.

After the initial shock wore off, she just started asking me a bunch of rapid-fire questions with really tough vocabulary, and no one else in the class knew what the hell we were saying. In fact, after we were through, no other student wanted to even open their mouth!

While I obviously never claimed this to anyone or gave off the impression that I felt this way, between you and me, I was the best student in that class—by a mile! So to summarize, in May 2002 I was (at best) a marginal second-year Chinese student. And by August 2002—three months later, I had jumped to becoming the best fourth year Chinese student in the entire school. Fast forward to today and here I am living half-way across the world in China fooling Chinese people every day that I'm some Chinese-caucasian freak of nature. Anything is possible.

(It's 3:06 p.m. now, and I've been going back and forth between this letter and some work tasks)

By now, (if you haven't already) you're probably wondering why the hell I'm writing all this. You might even be a bit concerned. Don't be. Everything is perfectly fine. In fact, I'm writing because I am so overwhelmed with enthusiasm right now that I have to just get it all out on paper. This is probably the longest letter I've ever written. Maybe the longest one you've ever read.

You see, the two stories that I just told changed me as a person forever. Maybe they don't seem like a big deal to you, maybe they do. The fact is, these were two situations where I grabbed life by the shoulders and said, you know what? No. Don't tell me this can't be done. I don't care what it takes. I WILL do this.

Sure I came out of those experiences with more knowledge. But that's not the point. The point is, I said to myself that I was going to do something that would take an extraordinary amount of hard work, with a good chance I'd fail (if you read my stories again, I actually "failed" both times!), and for some reason it gave me the confidence to take on the world.

The problem is though, I haven't really had any experiences like those for some time now. Not that life-changing at least. Maybe not even since college graduation. You see, for me graduation was like sophomore year all over again. I wasn't really sure what I wanted to do. My major goal was to work in China, and get paid good money doing it, and that was about it. And now, I've done that. I grossed about $140K last year (unfortunately with lots of taxes—technically $189K+ if you include the tax equalization AIG gives me, but I never see a dime of that money), and now have $120K+ invested for our retirement. I'm proud of both those things. And it never would have been possible without the loving support of Tylene and you and Dad and Allie throughout the whole journey. But here's what's been bugging me: Right now, I'm doing my "dream job." This is what I set out to do the day I joined AIG, and it's taken me almost 4 years to get here. And now that I'm here, you know what I'm saying to myself?

I'm saying, "This is it?"

Some people say that in life you have to enjoy the journey, not the destination. The journey to where I am today has been awesome… Although, when I look myself in the mirror, there's a nagging feeling of knowing that I had more to give. I didn't take enough risks, and I could have done so much more. And when it comes down to it, I don't want the next 4 years to blow by the same way.

In all honesty, I worked hard a few times these past few years at AIG, but mostly I was gliding by. When I really dissect it, my real success can be boiled down to one thing. I was able to make myself extremely valuable in the eyes of one single man, Peter. Everything else has been secondary. Now there's nothing necessarily wrong with that, but that's not how I want to live my life—with someone else as my master. I am my own master. But I'll get into that a little bit later.

For now, let me tell you a story about soccer. When I look back at my soccer career, there is only one game in my life that I can honestly say if there was a gun to my head, I literally could not have played any harder—even if my life depended on it.

It was my last game of the season, senior year of high school. We were the #12 seed playing the #1 seed, Hanover, and we were playing on their field. We barely squeaked into the playoffs, and they were undefeated that year. I remember thinking to myself, "Ryan, this might be the last time that you ever play a real competitive soccer game for the rest of your life. Play like it will be." Well, we lost that game 1-0. But they didn't score on us until something like the 85th minute of the game, and we dominated those first 85 minutes. I mean DOMINATED. Ask Dad. He'll remember. I played forward for the entire game. No breaks. And I ran my heart out. You may remember some other games that I played hard, but I'm telling you there was never anything like this game for me, ever. I was in a completely different state of mind. For me, it was like the World Cup finals, and by the end of it, I couldn't even walk. I couldn't even stand up. I just collapsed on the center circle. We didn't win. I didn't even score. But nearly 10 years later that is the most memorable game in my entire soccer career.

Right here, right now I am making a commitment to myself to live the rest of my life like that game.

Leave nothing on the field.

You see, here's what I'm getting at with all this.

At a place like AIG, it's easy to get complacent. The benefits are good, the pay is decent, and all the "little things" are taken care of. You say to yourself, yeah it's not what I imagined, but I could spend the rest of my life doing this. I guess. But there's a nagging. Something that's not quite right. Not quite complete. It comes and it goes, but it never goes away. If you come into a place like this with a fire in your belly, well they just blow that fire out. Slowly, over time. In fact, you don't even really notice it happening to you.

Every additional year you stick around, it gets harder and harder to leave. And when I say leave, I'm not only talking about leaving AIG, I'm talking about leaving the cushiness of ANY big company. Once you get fully dependent on the safety net that a company offers, that lifestyle, you're dead in the water. They've got you for life, and there ain't nothing you can do about it.

You see, there's a big price that you've got to pay for that safety net. And that price is control. When you work at a company like say an AIG, they control when you work, where you work, how much they want to pay you, and what kind of work you want to do. I mean really, AIG isn't the big bad wolf. Any company is like that. Sure, you can always stand at the knees of your boss and beg for more money (a.k.a. ask for a raise), but who likes to beg? When you're in business for yourself, you control when you want to work: 5

day marathon sessions, then a month off? Sure! Where you work: Let's spend half the year in Asia, and then half the year in Europe! How much you want to pay yourself: You want more money? Well, that's up to you to crack that nut. What kind of work you want to do: Anything that the blob of grey matter between your ears can come up with.

So here's what I'm getting at:

Right here, right now I am making a commitment to myself to take back control.

And if I could add to that a bit, someone famous once said that there's no greater satisfaction for man, than to be self-reliant. And for me, this is what it all comes down to. Control and self-reliance.

Fortunately for me, the fire in my belly that I had when I graduated Brown still has a little flicker left to it. And a few weeks ago, it was re-ignited. In an instant, it was like I was reborn.

I've had this feeling nagging at me ever since graduation, the feeling of wanting to do my own thing, get my own company off the ground. I've made some small attempts to break loose of the corporate choke-hold, but these were feeble and half-hearted at best. Back in New York in 2005, for example, I met a guy at AIG who had started his own company with his wife on the side. He and I got together for a little while. It didn't work out. In the end, it was his thing, and I wanted my thing. We're still friends today. Last year, when I was a bit down in the dumps at work (when things were slow), I was thinking about doing something with art. I wasn't quite sure what, but again…that idea fizzled. As Tylene knows, over the past 4 years I've done an awful lot of talking, but not a whole lot of doing. And then, like a ton of bricks, it hit me in the face one day about a month ago.

Just shut the hell up, and do it.

So that's where I am today. Actually, that's where I was about 3 weeks ago, and I'm getting this all down on paper for the first time. It dawned on me, that every major success in my life—the things that were "impossible"—occurred because I just shut up and did it.

And that's what I'm doing this time—with a sense of urgency that I've never felt before. It's like a lighting bolt running down my spine. Why now? Well, for some crazy reason, it just occurred to me the other day that I'm not going to live forever. I could get hit by a bus tomorrow. So if not now, it could be never.

So right here today, I am making three promises to myself.

I will focus on this like when I raised my SAT score 240 points.

I will discipline myself to make progress every day, no matter how small, like I did when I learned Chinese at PIB.

I will live every day of my life with a sense of urgency like that game up in Hanover.

I'm going to have to work like a bastard for this. No one needs to tell me that. But why the hell not? If it kills me, then it kills me. But it won't. If I fail, then who the hell cares. My proudest achievements in life were all failures! I must be screwed up.

If you're wondering if I'm going to quit AIG, the answer is no. At least not just yet. But I'm now working on an exit strategy with the shortest timeframe possible. If you're wondering if I've lost my mind, the answer is also no. I'm just pouring this all down on paper, to help clear things in my head. You see,

This is my personal manifesto.

And why am I sending it to you? Because Mom, you're probably the only person in the whole wide world that loves me enough to read the whole damn thing. But you have to promise me this. You have to keep this secret. I also don't want to talk about it, unless I bring it up. So you have to promise me not to ask me about it.

Tylene knows all the details of what I'm working on, so don't worry. It's nothing illegal. It's good old-fashion business. It's also low risk, and won't require me to bet my life savings, anything close to that, or do anything crazy in general (except work like a madman). At the end of the day, it's just going to take tons and tons of good old-fashioned hard work, and you know what? One day it's going to make me stinking rich. And when that day comes, it will be the whole family's to share.

I just don't want the whole world or whole family to know what's going on quite just yet. So can you promise to keep it under wraps? I'll know when the time is right, and I'll be the one to share with everyone then. I share more details when I've got news that's worth sharing.

Until that time, just know that your son is going to be working some O.T. Basically the equivalent of two full-time jobs, probably more. This is going to be the most difficult thing that I've ever attempted, and I'd be lying if I said that I wasn't just a little bit scared. But I know that if its been done before (and it has), then there's no reason on earth why I can't do it either. Who knows, this might be my greatest "failure" yet, but one thing's for certain. The time is now. So as they say,

"Ladies and gentlemen, buckle your safety belts, because this is going to be one hell of a ride."

I love you,
Ryan
—April 28, 2008 (8:02 p.m.)

. . .

After writing this letter to my mom, I *had* to make this work. After all, I'd promised her I wouldn't give up. I was working hard and getting pats on the back at AIG, setting up all those new offices, but my heart wasn't in it. I was far from being fired, but what I wanted was to be on fire. I wasn't okay with burning out.

CHAPTER EIGHT

Standing on the Shoulders of Giants

The books, courses, and entrepreneurial tools I had ordered started arriving in China.

People shared their strategies for (mostly) online success. Some approaches were complete BS, while others were kind of interesting.

But there was one particular course that stood out: the writings of (the late) Gary Halbert. Regarded as one of the top copywriters in the world, he had a striking style that intrigued me.

While I had been taught to write academically using big SAT words and trying to impress Ivy League professors with long sentences, Halbert used short sentences and short words that packed a big punch. His writing style lingered in my brain.

I had read somewhere that a really great copywriter would never go hungry—if you learn how to write words that move people and persuade them to buy, that skill will never go out of fashion.

That made sense. So I decided to invest time in developing that skill, and *The Gary Halbert Letters* was my first introduction to the world of direct-response copywriting.

Halbert had put an archive of his (normally, very expensive) work, including 25 years of marketing newsletters, online for free. I decided to study this newsletter like crazy. It gave me an education—not just in what he was saying, but the way he was saying it.

I knew there was a correlation between learning using longhand (vs. typing) and was so intrigued by his compelling style that I started copying his newsletters word for word in longhand in composition notebooks—no small feat. Because my wife was in Hong Kong pursuing her PhD, I'd come home to an empty apartment at night and on the weekends. I basically spent every waking moment studying copywriting and writing out these over-the-top compelling letters by hand.

This was my "normal" routine for about five months. I'd come home from work at 6:00 in the evening. In Asia, they have McDonald's delivery guys on scooters and let's just say I was a great customer. Every night I'd eat hamburgers and copy Halbert's writing word for word. I immersed myself in copywriting (I knew that's what it would take, like when I immersed myself in Chinese one summer in college). Over time, I knew it was sinking in. As I copied these 10-page newsletters, I felt the language getting etched into my brain with every stroke of my pen and bite of French fries.

The content of his newsletters wasn't what I was focused on. They might have described promotions Halbert was running or giving lessons in building business. But the way he wrote… genius.

I quickly realized that no matter what your vocabulary or verbal ability, no one likes being talked down to. Unless you live in the world of academia (where verbal one-upmanship is the norm), most people prefer common, everyday conversation.

The important part of what I was learning was his style of communicating. The magic was in the way he wrote. Something about it inspired passion, and stoked that flame inside me. I knew I was on to something, and so I kept copying.

The thing I (still) love most about Gary Halbert's style of writing is that it makes you feel like he's talking to you in your living room, just having a casual conversation. His words stuck. I had to "unlearn" an academic/corporate style of writing I'd picked up in college and been praised for in the corporate world.

But eventually, I began writing my own copy, and it began to take on life, color, and personality. I wrote to connect with people. My intent was to never, ever to be disrespectful but to help the reader feel connected. Like Halbert, I learned to write to one person—a person with needs and desires just like me.

In time it clicked: I was moving from being a corporate businessman, working for a big company, feeling unsatisfied and empty, to learning how to communicate and sell in a powerful kind of way.

. . .

"When the Student is Ready, the Teacher Will Appear…" This was certainly true for me.

Now that I knew I had a writing style that was comfortable and compelling, my big entrepreneurial question was, "What business do I want to start?"

It was then that I heard a podcast of an interview with a man named Dr. Glenn Livingston. It caught my attention on how to choose the right market.

I had looked at the world around me in Shanghai, trying to figure out what I wanted to do (I even looked around the contents of my apartment for inspiration) and came up with lots of potential answers… but still, I was blank.

The interview with Dr. Livingston gave me some ideas, but I knew I needed more. His podcast was helpful but also intended to sell a product: a 25-page PDF on how to choose your market. It was selling for $17.

Clear as day, I remember how my finger hovered over the mouse button, ready to click "Complete Order Now." I went back and forth; to buy or not to buy?

I thought, *$17 bucks? Screw it. Just DO it!*

(Later those words would be repeated—and today, I consider them the "five most profitable words of my career." That's a story for another day…)

For a moment, I felt this wave of remorse… because, even though it was only 17 bucks, I'd gotten the distinct impression, as I researched books and videos on how to start businesses and be successful, that lots people advising on this were basically scam artists.

A lot of products I got sounded good—but these people had never actually started businesses themselves—beyond the business of selling their own stuff on "how to start businesses." They were teachers, first and foremost: good at getting people to buy what they were teaching—but that was pretty much it.

There was a seeming contradiction in real-world application and proven success, and I didn't trust them.

But when I heard Glenn Livingston, I sensed immediately that he was totally different.

He had a distinct methodology, which he'd used to get into lots of small niche markets. He had sold eBooks on how to care for your guinea pig, how to care for your pygmy goats, how to raise an alpaca farm… and how to detect radon in your home. None of them were huge markets, but they all made a couple thousand dollars every month—adding up to something like $30,000 of monthly income for him. Not too shabby.

The reason why he launched his slew of small businesses? Surprisingly, it all stemmed from a major international disaster—9/11.

With his wife, Livingston had developed this crazy-expensive multi-million-dollar conference center in New York. They'd poured their life savings into this project—and then launched right before the Twin Towers were attacked, and lost everything in the aftermath. He even went $2 million into debt, and became so risk-averse that he resorted to only working on projects that wouldn't lose a ton of money in one fell swoop. His discovery: lots of tiny markets.

In financial parlance, he diversified his risk.

Beyond his academic and corporate prowess, there was another connection that drew me to Glenn. After he lost money in New York, he wanted to get away from it all—so he moved with his wife to my home state of New Hampshire, about 15 minutes from where my parents still lived. I had even driven down the street he wrote about when I was growing up. What were the chances?

Finally, and most compellingly, I liked that his market selection strategy was all about the numbers. A "Livingston-style" approach to selecting a market might go something like…

"If a market has X number of Google searches every single month, and there are Y number of competitors, and the click prices on Google AdWords are in the reasonable range, then it's a contender."

Livingston explained exactly how to look at metrics to choose the size of a market to enter. For instance, if a market had too few people searching for a solution on Google, then it might not be worth bothering with, while a market with high search volume could be too competitive. He gave specific advice on which markets to choose and how, based on the success he'd found in the tiniest and most random of niche markets.

After buying that first $17 product—and deciding he wasn't a scam artist—I started purchasing everything Glenn had to offer. Including the $2,000 course that explained his whole system, from start to finish—which, at the time, was more money than I'd ever spent on anything online, by a considerable margin.

A week or two later, the package arrived in China. It was a box filled with binders, DVDs, CDs… and the box was completely busted. The CD and DVD cases were all cracked. The binders and books had been hit with serious water damage. But miraculously enough, the DVDs worked. And that first weekend, I was so excited to dive in—I watched the whole thing…

All 20 hours.

The method was full of advanced statistical concepts. It was esoteric. It involved things like “cluster analysis” using tools like the statistical software SPSS. The analytical geek in me totally lit up. His style couldn’t have been further from Gary Halbert’s… but it spoke to me. I was, after all, a bit of a geek deep down—and so was unfazed by the dense numbers-speak.

It was a good thing that DVD didn’t get scratched or broken like almost everything else in the package it came in, because what was contained in that package literally changed my life.

Glenn Livingston’s approach helped me focus on what mattered most: the market. I realized that it was much easier to find a market and figure out what to sell them than to have a product and have to create a market for it.

Soon I would launch my first business following his advice. Later on, my success would snowball, I’d build my own methodology (using his as a jumping-off point)… and we’d become great friends. I wouldn’t be where I am now if I hadn’t found him.

Before those 20 hours, I had my sales language down pat, but had no idea what to sell or how to sell it. But after watching it repeatedly—soaking up the dense information—I now had a plan. I knew how to carry out my market research, settle on a market, and figure out what that market really wanted.

As a fairly new entrepreneur, I was hungry for big-time success. But I wasn’t a big risk-taker; in fact, I had always been relatively risk-averse about losing money.

Was success in entrepreneurship totally about being in the right place at the right time? That wasn’t my style. I wanted a formula.