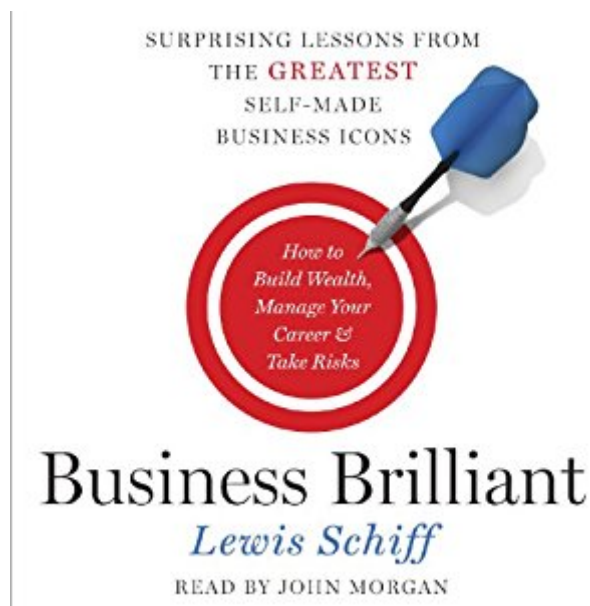




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# Business Brilliant: Surprising Lessons From The Greatest Self-Made Business Icons



## Synopsis

Ask a member of the middle class what it takes to become wealthy, and she'll tell you it takes a bold new idea. Tell that to a self-made millionaire, and he'll vehemently disagree. What explains the difference in mind-set between the self-made wealthy and the rest of us? It's not what you think, as journalist and entrepreneur Lewis Schiff convincingly illustrates through groundbreaking research and compelling storytelling. For decades, the middle class has believed that the road to success meant working hard and playing by rules passed down from previous generations. But as the 2008 economic crisis has made clear, the old rules no longer apply. While household net worth has declined for most, self-made business leaders - entrepreneurially minded individuals born into the middle class who have accumulated significant wealth - have prospered. What makes these have-mores financially successful while the rest of us have never felt more uncertain about our professional and financial futures? In *Business Brilliant*, Lewis Schiff reveals the eye-opening findings from a national survey of middle-class workers and self-made millionaires, offering practical guidance to show the rest of us what America's self-made rich already know. Through his research, he holds a mirror to our most commonly held beliefs about success and then reveals the truth about how wealth is really created by surveying the truly wealthy. In doing so, he explodes the conventional wisdom and identifies the distinct principles practiced by individuals who may or may not be any smarter than the rest of the population but seem to understand instinctively how money is made. They don't employ business-as-usual practices; they adopt a "Business Brilliant" mind-set. The book illustrates how these self-made millionaires choose their careers, negotiate to win, and leverage social networks to accumulate their wealth. Schiff argues that it is the synergy behind seven uncommon practices, not serendipity or luck, that produces success. He offers a practical four-step program anyone can follow to position themselves to succeed more often and a roadmap to compare your own Business Brilliance to the executives and entrepreneurs who have successfully navigated our rapidly changing economy. While *Business Brilliant* doesn't promise to make you rich, it can help you achieve better results in your career and accumulate wealth faster.

## Book Information

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## Customer Reviews

There is a huge difference in the way middle class Americans think, and the reasonably wealthy. In this book, "Millionaire" means they have assets between 10-30 million dollars. The author shows multiple results of a survey with a typical middle class worker, and a wealthier (but not rich) counterpart. A few high points I got out of the book: Wealthy people tend to be the ones that own the business, not work for someone else. Wealthier people tend to take greater risks, not mad schemes, but they tend to not fear going outside their comfort zone. Most middle class people think that loving what you do is key. Most millionaires make money in boring businesses, not cutting edge businesses they have a passion for. Sure, follow what interests you, but own the business. Control the business. Middle class people tend to stop doing tasks when they stop getting paid. Millionaires tend to do tasks, because they are interested in the task, regardless of whether they are getting paid. Weird, I thought. The book asserts, and I agree with a reason women tend to get paid less in the same job as men. They negotiate their salary far less often than men. And usually accept the first salary offer. Men negotiate, on average (if I remember) a 7% bump in salary. Men simply negotiate more...and after a few job changes, this negotiating bias increases. This is information that was new to me. It isn't the entire reason for pay discrepancies, but it is a factor. Middle class people think it takes a big idea to create wealth. Millionaires tend to be in boring businesses that they do exceedingly well. Most middle class respondents to the survey said that you should use your own money to create wealth. Millionaires tend to take on outside investors, and use little of their own money. Millionaires are better connected. They know far more people, who don't know each other, than middle class consumers. Millionaires know more investors, suppliers, and people that can help them in business. Wealthier people know more people...who know more people. It's one of the reasons the wealthy get wealthier. Middle class workers don't form, and then use this web of connections. Millionaires also tend to partner with the strongest and wealthiest player. Connections are Currency, it seems. Middle class people tend to think "Win-Win" in negotiations. Wealthier

people are more "Win-Whatever they will tolerate". Wealthier people will also walk away from a deal quicker than the middle class. In negotiations, you always want to be the "least interested" party. That ability to walk away, gives you a huge advantage. Wealthier people tend to negotiate far more than most. They are also more ruthless and demanding in their negotiations. Interesting. Wealthier people are far more likely to delegate tasks that they are not expert at, and middle class people tend to want to do most things themselves. It's a matter of "I want to improve what my weak points are" VS "Forget my weak points. I'll make my strengths stronger, and delegate my weaknesses" (I'm paraphrasing here). Middle class people feel being "well rounded" is a worthy goal. Millionaires specialize and farm the rest out to cheaper labor. And, in my opinion, the most important part. Millionaires value defeat and losing. They know it teaches them the most useful skills. Middle class people tend to avoid losing, in all its meanings. But, for some reason, millionaires don't see defeat the same way. To them it isn't personal, and it's fleeting. Most of us dwell on defeats more than that. The author surmises, and I tend to agree, that social conformity, the urge to fit in is far stronger with the middle class, and far weaker with millionaires. This has the looks of the next Think And Grow Rich. The author, Lewis Schiff, has made a major contribution here, I think.

F. Scott Fitzgerald famously wrote, "Let me tell you about the very rich. They are different from you and me." Lewis Schiff in his new book *Business Brilliant* tells us exactly how and why the rich are different, based on data derived from questionnaires and illustrated by many fascinating case histories. The book's life teachings, if learned, would make any reader more effective in their lives, whether or not they achieved great wealth. For example, while it may seem obvious and even hoary, it is still necessary to teach people to ask. Mr. Schiff observes that people don't get what they don't ask for. Of course, they don't always get what they ask for--but never is it bestowed on those who don't ask. If you are always gets what they ask for--you aren't asking for enough. Seems obvious but illustration after poignant illustration document instances where most of us leave money on the table that would be better in our pocket. It turns out that wealth is not, as so many believe, the outcome of following shibboleths taught since early age--do what you love and the money will come, save more, spend less, be original, invent etc. No, Mr. Schiff makes a compelling case that the prize goes to the best prepared person doing what they do best with the most focused attitude. Dispensed wisdom without techniques to follow, while enjoyable and instructive, lacks sustaining power. Mr. Schiff, in addition to providing a prescriptive framework for success, wisely has included a how-to-do-it manual which, if utilized, as night precedes the day, must yield great improvement. There are none who wouldn't benefit in multiple ways by taking Mr. Schiff admonitions

and lessons to heart and employing the 17 essentials with which he concludes this remarkable book. Putting my money where my mouth is, I have purchased ten copies and am giving them to friends and family. When they are gone I will buy another ten.

This is an extremely useful book. Understanding the "how and why" we hold self-limiting beliefs has been incredibly important for me. It's also a very enjoyable book to read. The style is, "9 out of 10 middle income people believe X, but only 1 in 10 self-made millionaires believe X." At first, it is not easy to accept the different ways that my thinking was not like the thinking of a self-made millionaire. I had many palms-to-forehead moments. One such moment is the \$1,000 per minute idea. For me, the fallacy of "win win negotiations" was good to read. The author shows how successful business people don't take responsibility for the other side's "winning" in the negotiation. If I give the other party the respect they deserve, and not be paternalistic, they can make their own decisions in negotiations. I am responsible for myself and my business. My colleagues and I constantly refer to the "Least Interested Party" concept. Negotiations are the only time you can potentially earn \$1,000 a minute. There are many such "overturned beliefs" that will help any person working to build their business and their career. Highly recommended for the solopreneur or business builder. In a way, the author has given us "permission" to go against ingrained beliefs, and to LEAP for what we want. Very accessible and a friendly read. I have put these ideas into use in my business, and it has made a huge difference. There is the ongoing temptation to revert to "old beliefs" but Schiff's ideas are clear and memorable, I keep pulling them into my work (and pulling the book off the shelf). When I loaned this book to a friend, I missed it and couldn't wait to get it back! Lots of sticky notes stuck in my copy ;) Recommend this wholeheartedly.

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