

# **Journey To Health & Wealth**

*10 Steps To Health & Wealth <sup>TM</sup>*

by

**Steve & Nancy Sheridan**

*[www.J2HW.com](http://www.J2HW.com)*

*Young Living* and *Young Living Essential Oils* are Registered Trademarks of *Young Living Essential Oils, LLC*.

The views presented in this book are those of the author and do not necessarily represent the views of *Young Living*. *Journey To Healthy & Wealth* is not sponsored or endorsed by *Young Living* or by D. Gary & Mary Young.

## **Journey To Health & Wealth**

Copyright © 2014 by Steve & Nancy Sheridan

All Rights Reserved.

No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without written permission from the authors.

**Disclaimer:** This wouldn't be a *health* or *wealth* book without disclaimers. These principals have worked for others and they might work for you too. This book was written to educate and provide general information regarding the subject matter covered. However, laws and practices vary from state to state and are subject to constant change. Because factual situations are different, specific advice should be tailored to your particular circumstances.

For this reason, you are advised to consult with your own army of professional advisors (*accountant, doctor, lawyer, etc.*) regarding your specific *health & wealth* situation.

Visit us at: [www.LifeSciencePublishers.com](http://www.LifeSciencePublishers.com)

[www.J2HW.com](http://www.J2HW.com)

Book Cover Design by Steve Sheridan

Dreamed, written, edited, and printed in the U.S.A.

ISBN 978-0-9848184-1-9

To order additional copies to help you and your team grow, visit us at [www.J2HW.com](http://www.J2HW.com) or [www.LifeSciencPublishers.com](http://www.LifeSciencPublishers.com).

This book is dedicated to you,  
our fellow *Young Living Essentials Oils*  
*Independent Distributors* worldwide,  
who are improving people's  
*health & wealth* one person at a time.

## ACKNOWLEDGEMENTS

### DON'T GO IT ALONE

We've been blessed to have the right people and resources enter our lives when we needed them most. We hope the same will be true for you. There are plenty of helpful *health* and *wealth* books out there, but none focus directly on our unique challenges and opportunities as *Young Living* Distributors. We've attempted to fill that gap by blending some great books into one that truly meets your needs as a *Young Living* Independent Distributor.

The fact that you are reading Journey To Health & Wealth means you are ready to hear this important message. As you go through the *10 Steps To Health & Wealth*, we want you to feel like you've got us by your side. We will be giving you tips and ideas that have worked for many. We encourage you to mark up this book and make it your own guide. You're holding the information we wish we had when we first started.

### GRATITUDE

An author's work is an expression of ideas, which rarely claim just one originator.

To our Lord and Savior, Jesus Christ for giving our life meaning and purpose.

To our incredible children: Kayla, Kelsie, Samuel and Nathan who inspire us to be better.

To our parents, for your never ending love.

To our up-line, for showing us the way.

To our down-line, for motivating us to be our best.

Abundant Blessings,

Steve & Nancy Sheridan

## Table of Contents

	page
<b>Step 1: Health &amp; Wealth Education</b> <i>Lifelong Learning - Be Teachable</i>	11
<b>Step 2: Serving To Success</b> <i>Helping Others Through Our Oils, Talents, Time, Touch, and Treasures</i>	19
<b>Step 3: Partial Emergency Fund</b> <i>\$1,000 In Cash</i>	23
<b>Step 4: Personal Protection</b> <i>Insurance, Wills, etc.</i>	39
<b>Step 5: U Inc.</b> <i>Building Your Young Living Business</i>	45
<b>Step 6: Waging War On Debt</b> <i>Kill All Debt Except Your Mortgage</i>	63
<b>Step 7: Complete Emergency Fund</b> <i>6-12 Months of Living Expenses</i>	77
<b>Step 8: Home-Sweet-Home</b> <i>No Mortgage (Less Than 15 Years)</i>	85
<b>Step 9: Investing</b> <i>Wealth Building</i>	93
<b>Step 10: Life Launch Fund</b> <i>Giving Your Children A Head Start In Life</i>	103
<b>Lady Liberty</b> <i>Final Thoughts</i>	113
<b>Appendix</b> <i>Full of Business Building Tools</i>	117

## **IMPORTANT INFORMATION**

The pure therapeutic-grade essential oils and natural products refer to *Young Living Essential Oils*. After careful research and study, it is our opinion that no other brand of essential oil has the power and purity that *Young Living Essential Oils* has.

These statements have not been evaluated by the Food and Drug Administration (*FDA*) to cure, diagnose, mitigate, prevent, treat any disease or health condition. Please consult with your health professional for your specific health concerns.

Sometimes to save space, we'll be using *Young Living* and *Young Living Essential Oils* interchangeably to represent the *Young Living Essential Oils, LLC*

## **YOUNG LIVING DISCLAIMER**

*Young Living Essential Oils* Independent Distributor financial and income numbers mentioned are based on commission and bonus earnings and are indicative of incomes that can be made. These figures do not constitute a guarantee or promise of amounts to be earned. Your success and income you earn from your *Young Living* business is determined by your effectiveness in helping others discover and incorporate *Young Living* products into their lives.

Factors include your personal commitment to the products and to sharing with others, the number of distributors you have, the amount that each distributor purchases, and your effectiveness in building, teaching, and motivating a sales organization that includes other *Young Living* Independent Distributor who in turn are sharing and building their own organizations.

## OUR HEALTH & WEALTH STORIES

### NANCY'S YOUNG LIVING STORY

Our journey into *Young Living Essential Oils* came down to sheer necessity. In 2005 the local Texas allergens hit my family like a tornado. We drove desperately to the ER many times. It was a very difficult year with ineffective allergy medications and perpetual antibiotics.

In 2006 it was very evident that none of the medications were working. We had contracted MRSA/staph infections from our many ER visits. The ER doctor lanced the huge boil and painfully squeezed out pus while my child screamed and bucked as two nurses held her down. I will never forget that sight. I realized that modern medicine had failed our family.

Then in August, I attended a homeschool conference where Debra Raybern (*Young Living Royal Crown Diamond*) taught alternatives to toxic cleaners, medicines and personal care products. I signed up as a *Young Living* Independent Distributor out of a desperate need to find health for my family.

I made a salve of olive oil, honey and *Young Living's Oregano oil* and applied it to my child. After being unable to sleep for several nights, she slept without pain! At the next appointment I told the PA what I had put on the infection. "*You can't put honey on an infection,*" she scolded, "*You will draw bacteria into the wound!*" I didn't put the salve on my daughter at bedtime and she fussed and cried until 2 a.m. I finally put the salve on her and she went right to sleep. I kept reapplying the salve. Three days later, the PA commented, "*I see you've been using the antibiotics.*" I uncomfortably told her, "*No, I've been using the honey/Oregano salve.*" She looked amazed as told me that the wound was almost healed!

I realized that I'd found an effective alternative. We began to heal and become strong again by using *Young Living* essential oils. Our allergies subsided and the repeat staph infections stopped. As our lives transformed with *Young Living*, many of our friends joined us on our journey to natural *health & wealth*. It's been a lifestyle change that I will always be grateful for.

## STEVE'S FINANCIAL STORY

Why is it my calling to help everyone I meet with their finances? All we have to do is look at the past 30 years of my life. When I was about 12, my dad said, “*Son, you’re old enough to mow the lawn.*”

So I started mowing our lawn. I didn’t enjoy it until one day my neighbor, Mr. Silverman, said, “*Steve, you’re doing such a good job, why don’t you cut my lawn for \$10.*” \$10! That was like \$100 to me back then. I started my own lawn care business mowing lawns, raking leaves, shoveling snow, etc. In high school, I was making and spending over \$1,500 a month.

Dave Ramsey says that *Stupid Taxes* is money that you pay for making poor financial decisions. Unfortunately I’ve paid a lot of *Stupid Taxes* and it is my desire to help prevent others from paying unnecessary taxes.

My first *Stupid Tax* was not Saving. As a teen I spent all that I made and did not save a penny. With scholarships and help from my parents, I should have come out of college debt-free as an Army Second Lieutenant. My second *Stupid Tax* was credit cards. I amassed over \$30,000 of debt while in college.

By the time I met and married Nancy, I still struggled because I had only dealt with the symptoms (*debts*) and not the root of the problem (*spending*). I began studying Christian financial principles and learned what God had to say about money. I started tithing, and learned that you cannot out give God.

I’m ashamed to say that I was the typical male and called *Young Living Essential Oils*, snake oils, until I discovered first hand how affective they are while I was deployed to OEF (*Operation Enduring Freedom in Afghanistan*).

Having tried many different types of businesses, I believe Network Marketing offers the best opportunity for financial freedom. The leverage of working together with other like minded individuals, creates the business structure needed for wealth. Journey to Health & Wealth shares our simple *10 Step Plan To Health & Wealth™* to help you and your family achieve your personal *health & wealth* goals.

# MY YOUNG LIVING MILESTONES

---

My *Young Living* Distributor #

---

/ /  
*Young Living* Distributor

---

/ /  
Star

---

/ /  
Senior Star

---

/ /  
Executive

---

/ /  
Silver

---

/ /  
Gold

---

/ /  
Platinum

---

/ /  
Diamond

---

/ /  
Crown Diamond

---

/ /  
Royal Crown Diamond

*If a man empties his purse into his head,  
no one can take it away from him.*

*An investment in knowledge always  
pays the best interest.*

– Benjamin Franklin

Step 1:  
**HEALTH & WEALTH EDUCATION**  
*Lifelong Learning*

*So many people spend their health gaining wealth,  
and then have to spend their wealth to regain their health.*

- A.J. Materi

**BOTH**

Fortunately *Young Living* gives you the perfect opportunity of creating and enjoying *health & wealth* simultaneously.

**PEARLS**

Do you know how a pearl is made? Natural pearls are made of nacre (*mother-of-pearl*). It is thought that natural pearls form under a set of accidental conditions when a microscopic intruder (*typically a grain of sand*) enters an oyster and settles inside. The oyster, being irritated by the intruder, secretes nacre to cover the irritant. This process is repeated for years, thus producing a valuable pearl. Our hope in writing this book is to irritate you out of your *health & wealth* comfort zones. We don't expect you to change overnight. Our desire is that, over time, this information will grow into valuable pearls of *health & wealth* wisdom.

**IGNORANCE**

You are smart! Ignorance is not stupidity. Even though I have a Masters degree in Healthcare Administration and worked in the Army Medical Department, you would not ask me to perform open heart surgery because I'm ignorant in that area. Many smart individuals are ignorant when it comes to *health & wealth* because they have never been taught.

**MENTORS**

We'll be introducing you to many of our mentors, books and websites utilized to write our book for three reasons:

- 1) It's the right thing to do
- 2) It's the legal thing to do
- 3) If we're wrong, we can blame them :o)

### 3 WAYS

Studies show that a third of Americans don't read another non-fiction book after graduating high school. We applaud you for investing a little of your time and money to increase your personal financial intelligence. This book is going to give you tools and help you in three ways. Some ideas are going to:

- 1) Save you money
- 2) Help you make more money
- 3) Prevent you from making financial mistakes

### BIG ROCKS

Having heard and read numerous variations of the late Stephen Covey's *Big Rock Story*, we'll share my version, which conveys a foundational truth for our book:

A professor put a large glass jar on his podium. He then filled the jar with fist-sized rocks and asked his class, "*Is this jar full?*"

Everyone said, "*Yes.*"

He then poured pea-sized gravel into the jar, shaking the jar so all of the spaces between the large rocks were filled. He then asked, "*Now, is this jar full?*"

"*Probably not*" they replied.

He filled the jar with sand and asked, "*Now, is this jar full?*"

"*NO!*" Everyone yelled.

Finally, he poured a pitcher of water into the jar.

The jar represents your life. The rocks (*needs*), pebbles (*wants*), sand (*desires*) and water (*never ending desires*) represents the various things that fill up your life. The professor filled his jar in the right order. Many people don't. If you reverse the order by putting in water, then sand, then pebbles and finally rocks, you will not be able to fit as much in your jar (*life*). This story illustrates a key point of our book - having the

right priorities is key to living your life to the fullest. Currently you have resources (*time, money, connections, etc.*) needrd for success. What you need is a simple and effective plan, which is why we wrote *Journey To Health & Wealth*.

## PROSPERITY MAP

We are here to bring you HOPE! Within these pages, we explain how to use *10 Steps To Health & Wealth*™. You'll learn time proven methods that have worked for others just like you. There are plenty of helpful *health* and *wealth* books out there, but none focus directly on our unique challenges and opportunities as *Young Living* Independent Distributors. This book does and our *10 Steps To Health & Wealth*™ will give you a road map to promote health and create wealth for you and your loved ones.

Back in January 2002, I got trained as a Dave Ramsey Certified Counselor to help my Soldiers with financial education. Since then, it's been my life's purpose and passion to teach and equip others to *kill debt & create wealth*™.

What you need is a strategy that can help you eliminate doubt and worry, while giving you the hope and confidence to succeed. It's important not to look at this whole journey and get overwhelmed. It's a marathon, not a 100 meter dash.

We are not giving you professional advice, just sharing our unique perspective gained from years of helping people just like you. You may need your own team of professionals to help you. We highly encourage you to seek them out as needed.

## WINNING

If this book is going to help you, you must commit to doing whatever it takes to reach your goals. We start by defining winning: *being healthy & completely debt-free with multiple streams of residual income from your Young Living business exceeding your desired cost of living a life full of wellness, purpose and abundance..* You can't get rich quickly. Quite the contrary, it requires long range planning and methodical dedication. But worth it in the end.

## **Step 1: Health & Wealth Education**

### *Lifelong Learning – Be Teachable*

Education is key. That is why it is the foundation to ALL that we do in life. Learn first. Then act. But we have to act. Positive thinking can transform your life, but to really make a difference, you have to take actions. Change your behavior. Start today! Take one *Step* and then the next *Step*. Commit today, that you are going to develop *healthy & wealthy* habits.

To win you must know what you're up against and know how to overcome obstacles to your success. There will be many battles with victories and defeats, but you'll win the war in the end. This book will serve as a guide to achieve your *health & wealth* goals - so mark it up.

### **HOW IT WORKS**

We're excited that you have joined us on this journey. You will discover that *10 Steps To Health & Wealth™* will work for you when you stick with it. Keep it prominently displayed as a daily reminder. It's hard to know how long your journey will take you since there are so many variables. You may already be ahead of the game. Or you might be starting at *Step 1*.

There are *10 Steps* on your journey. Some are in order, while others will be done simultaneously. You will be making progress at every *Step*, so be sure to celebrate responsibly after each accomplishment. To help you, we created *Action Steps* at the end of each chapter to help you immediately put these ideas into motion. Suggested books and helpful websites can also be found in the *Appendix*. More resources can be found at our website: [www.J2HW.com](http://www.J2HW.com)

# 10 Steps To Health & Wealth™

## **Step 1: Health & Wealth Education**

*Lifelong Learning - Be Teachable*

## **Step 2: Serving To Success**

*Equipping Others Through Our Oils, Talents,  
Time, Touch, and Treasures*

## **Step 3: Partial Emergency Fund**

*\$1,000 In Cash*

## **Step 4: Personal Protection**

*Insurance, Wills, etc.*

## **Step 5: U Inc.**

*Building Your Young Living Business*

## **Step 6: Waging War On Debt**

*Kill All Debts Except Your Mortgage*

## **Step 7: Full Emergency Fund**

*12 Months of Living Expenses*

## **Step 8: Home-Sweet-Home**

*No Mortgage (Less Than 15 Years)*

## **Step 9: Investing**

*Wealth Building and Preservation*

## **Step 10: Life Launch Fund**

*Giving Your Children A Head Start In Life*

**Success:** being healthy & completely debt-free with multiple streams of residual income from your *Young Living* business exceeding your desired cost of living a life full of *wellness, purpose and abundance*.



## ACTION STEPS

I will celebrate\* starting *Step 1: Health & Wealth Education* by

---

Date

Started \_\_\_\_\_

**\*Caution:** Celebrate responsibly (*in fact you can even do something that doesn't cost money*). Just think of something you'll really look forward to doing - proportionate to the goal achieved.

\_\_\_\_\_ Go to [www.J2HW.com](http://www.J2HW.com) to order a 11" x 17" poster of our *10 Steps To Health & Wealth™*, fill it out and hang it up.

\_\_\_\_\_ Enlist others to join you on your *Journey To Health & Wealth.*

## FURTHER STUDIES

[www.J2HW.com](http://www.J2HW.com)

- God Wants You To Be Rich by Paul Zane Pilzer © 2007  
(*Touchstone*)

- The Total Money Makeover by Dave Ramsey © 2003  
(*Thomas Nelson*)

- What Will I Do With My Money by Ray Linder © 2000  
(*Northfield Publishing*)

*We make a living by what we earn,  
We make a life by what we give.*

- Sir Winston Churchill  
United Kingdom Prime Minister  
(1940-45 and 1951-1955)