

# FINANCIAL NEWSLETTER

## Discoveries in Business Success from Honduras

June 2024



**OAKTREE**  
PREMIUM FINANCE

# The OakTree Newsletter: More Income. More Safety. More Confidence

June 2024

Hello Christina,

It is with great pride that I introduce an inspiring article written by my grandson, Maxwell Briggs, who recently returned from a mission in Honduras. His time there allowed him to witness firsthand the remarkable stories of resilience and success that often go untold. In this article, Maxwell shares the compelling journey of Adolfo, a man who rose from humble beginnings to become a successful entrepreneur. Maxwell's insights from his experiences in Honduras reveal valuable lessons in vision, determination, and the true nature of business success. I hope you find his discoveries as enlightening and motivational as I did.

## Discoveries in Business Success from Honduras By Maxwell Briggs

Adolfo was born in a rural village in Honduras, one of the world's poorest countries. Many would say that, on account of his limitations, he had the means to become a multimillionaire.

However, he had a couple of assets more precious than any first-world nicety: he had a vision, and he had the drive to achieve it.

At age 12, Adolfo proactively moved to Tegucigalpa, the capital of Honduras, seeking education and employment. Later, a successful entrepreneur and civil engineer, he would own the most expensive house in the same city.

His experience serves as a case study into what I learned about business from the years I spent in Honduras. I was able to personally associate with Adolfo, and many other successful men like him. Presented are three key discoveries, in this order:

1. Envisioning success results in success.
2. One should focus on their assets, not their limitations.
3. Business success is never a coincidence.

Failure to succeed must always be preceded by failure to believe that success is possible. Because of circumstances, many individuals, both in Honduras and the United States, deem it impossible to succeed in business. They reserve wealth for dreams and fancies, restricting it from their goals and visions. Successful people didn't limit themselves with these thoughts: they envisioned what was possible, and chose to believe that it would happen. Little Adolfo wanted to be a civil engineer, so he took action and made it happen, leaving behind others that would spend their whole lives only wishing that they had succeeded.

"You don't have to see the whole staircase, just take the first step," inputed Martin Luther King in his I Have a Dream speech (1963). A Honduran man living in extreme poverty certainly can see the way to the top. Perhaps we can see it either. But by

choosing to believe that we get to the top, and taking each next step that comes into view, we will get there. We've all met a complainer. They never take the blame for failures, and always find a reason not to try. They identify limitations and liabilities in everything, everyone, and everywhere, and often fail to see assets and opportunities. Because of our humanity, we've also all been a complainer, at some point or another.

- "I don't have the gifts, or the talent, or the personality, to achieve success where others have."
- "I don't have the financial resources for the retirement I wish I could have."
- "I don't have the connections to be a successful business person."

If we focus on these limitations, we convince ourselves that success is impossible, and decline to a state of conformity. Adolfo started with nothing more than a desire to succeed and the belief that he could. Still today, he focuses on his assets instead of liabilities. "Doing business is easier in developing countries than developed ones," he said. "In Honduras, there are still so many businesses that haven't been created and markets that have been tapped."

We can deny that we have limitations, but business success isn't about what we don't have, its about what we do with the things that we do have. My friend Adolfo, due to a combination of personal errors and factors out of his control, went bankrupt. Having started with nothing, he went back to having nothing. But he kept believing what he always had, and with the same drive that led to his original success, he became a multimillionaire a second time. He ultimately went bankrupt three times, and each time recovered all of his wealth and more. Could this be a mere coincidence?

Some would-be CEOs and entrepreneurs falsely believe that they were never destined to succeed. But any happy retirement, successful business, or multimillionaire is the product of a person that started with limited resources: a person with a vision, that works hard to achieve it. It starts with a person that, despite setbacks and mistakes along the way, is resolute in their effort and desire to succeed. And they do!

"Believe that you will succeed, and you will," said Dale Carnegie. Let us not be limited in our vision by our perceived lack of assets or opportunities. We as citizens of the United States already have an enviable edge over those born in many other less-developed countries. Let us use that edge, and not leave it sitting for someone else that's willing to try—for someone else that willing to rise up and succeed in the business world. Business success is never a coincidence. Your life will be the next success story if you broaden your view, envisioning success rather than failure. Gazing down the stairs from the top, you see a rocky road full of surprises, but you know that you made it to the top where others didn't not because of luck, but because of your decision to keep climbing, even when others would say it was impossible.

If Adolfo could become a multimillionaire, then so can you.

-Jim Barlow, MS, CFP

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## What is Kai-Zen

Kai-Zen is a strategy that helps you maintain your current lifestyle in the event of a chronic illness, premature death, or an inability to sufficiently save for retirement. Protecting your earnings is critical to insuring your ability to save for retirement. Due to limitations, traditional retirement plans are typically insufficient for high-income earners. If you want to maintain your lifestyle in retirement, you need a proactive strategy that puts more money toward protecting your future income without putting a drain on your current finances.

Kai-Zen is the ONLY strategy that uses leverage to help you acquire more of the benefits you need to financially protect you and your family. Its unique fusion of financing and life insurance offers you more protections and the potential to earn more for retirement than you could obtain without leverage.

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Quotes Jim sent his family this past month:

*"The first and by far the most important [key principals of Amazon's success] is customer obsession as opposed to competitor obsession. I have seen over and over again companies talk about being customer focused, but really when I pay close attention to them I believe they are competitor focused, and it's a completely different mentality,...If you're competitor-focused, you have to wait until there is a competitor doing something. Being customer-focused allows you to be more pioneering,"*  
Jeff Bezos

*"In the days when I used to be on the circuit, I was accosted on the road by a stranger. He said: 'Excuse me, sir, but I have an article in my possession which belongs to you.' 'How is that?' I asked, considerably astonished. The stranger took a 'Barlow' from his pocket. 'This knife,' said he, 'was placed in my hands some years ago with the injunction of the community, through its bearer, that I was to keep it until I struck a man homelier than I. I have carried it from that time till this. Allow me to say, sir, that you are fairly entitled to the testimonial.' And this is the very knife the stranger gave me, which proves it."* President Abraham Lincoln

*"People can help you in many ways throughout life, but there are two things nobody can give you: curiosity and drive. They must be self-supplied. If you are not interested and curious, all the information in the world can be at your fingertips, but it will be relatively useless. If you are not motivated and driven, whatever connections or opportunities are available to you will be rendered inert. Now, you won't feel curious and driven about every area of life, and that's fine. But it really pays to find something that lights you up. This is one of the primary quests of life: to find the thing that ignites your curiosity and drive. There are many recipes for success. There is no single way to win. But nearly all recipes include two ingredients: curiosity and drive."* James Clear

*"You can't reach for anything new if your hands are still full of yesterday's junk."* Louise Smith

*"Ideals are like stars; you will not succeed in touching them with your hands. But like the seafaring man on the desert of waters, you choose them as your guides, and following them you will reach your destiny."* Carl Schurz

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# CONTACT US



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