

Income Replacement

Dymphna: Hey guys it's Dymphna here. Glad to have you guys on board and welcome to iloverealestate.tv. Great to have you guys listening in. I've been getting lots and lots of messages and letters and bits and pieces coming in to me and it has been fabulous. Thank you very much for all your positive response.

Guys, what we're going to do today is I want to talk about the process of actually leaving full-time employment. Now as you know, leaving full-employment is a major deal, it's something that most of us end up really, really looking forward to and when it comes along, we probably end up dreading it because it's a major change.

It's a change in change in psychology. It's a change in how you deal with your day. If you've been used to getting up every morning and at a certain time and doing your things a certain way; cleaning your teeth a certain way, all of that kind of stuff and driving off to work or not. However you get to work and all of a sudden to have all of that stuff, you're facing a whole change of what do I do now. What do I do with my day? What if I earn any income any other way?

Some of us plan that process of actually leaving the security of work and full-time employment and some of us don't. Some of us end up being pushed into that kind of situation for all sorts of variety of reasons and I just want to talk a little bit about that process and how the emotional roller coaster as much as the financial roller coaster really have such an impact.

So today I have a very special guest for you today and I have one of my students who is a fabulous guy. He's gone out there and taken this whole process with a huge amount gusto, he's taken one on the chin. Having said that, he is like everybody that goes through similar scenarios that have some emotional roller coaster element to actually go through and get to the point that he is now. He is an absolute inspiration to everybody and I thought it would be great to

bring him on the line, so all of you can hear his side of going through that process and actually what he has done to make it happen.

Now just as a little bit of a snapshot before we – before I introduce him, I'm going to let you in on something that's absolutely huge here. This is a gentleman who was working hard. He was earning – I don't know, we'll talk about figures in a minute, but roughly \$140,000 thereabouts, doing what he was doing, to be faced with having to give up work and all of that security to going, "Oh my God, what do I do now?" To going into a situation when he's created passive income of in excess \$400,000, isn't that amazing. Now he's done that in basically a year. Those are tremendous figures and we're going to be hearing more about exactly how some of that stuff was put together as well. So guys here he is, the man I'm talking about is Neville Doyle. Neville, are you there?

Neville: Hello Dymphna, how are you going?

Dymphna: I'm doing very, very well. Now everyone listening to the podcast here are the people of the day when work is no longer a reality or they're going to be jumping out of their skins going, "Oh my God, I've retired," but everybody to massive, massive change. Now what I'd like to talk about Neville with you is first of all, let me just to go through a little bit of your background if you don't mind. You were actually forced out of your full-time employment due to a back injury. So yours wasn't necessarily a comfortable leaving of the security of full-time work and it was something you have to take some pretty huge steps to make changes very, very quickly. How did you cope with that? That whole process is just knowing that you had to create an income for yourself when previously, you've been in employment and regular wage coming in, how did you deal with that stuff because it's massive that whole emotional turmoil of having to leave that kind of security.

Neville: Yes, it was not easy. I don't know if anyone of you has had a back injury and you try to work, you have got to cope with having an injury to start with. You have got to cope with trying to support your family and keep your job. Because I was in the mines as a drag line operator, I'm getting paid good dollars and you have got a lifestyle and all of sudden you're not working because of your injury, well you got to try and replace that income and it's very stressful because you could lose everything. So I supposed that I could say that I'm lucky that I had the foresight, because I always like to think ahead. I always kept my sick days and long service leave just for a rainy day in case something did happen, but I had the foresight too of what's going to happen down the track if I'm not going to have this job.

I like property, so I went to your three-day boot camp and then I decided to apply for the Platinum Program and then, yes and I got a little knowledge. I had two or three years of that knowledge, so when the day came, I just started to go full-time property. At that time, for those couple of years, I was getting the knowledge, I hadn't really acted on anything so...

Dymphna: You certainly have now.

Neville: Well, I think yes, I think it's...

Dymphna: Necessity.

Neville: What I can say, it's very stressful. I had my little girl in private school and everything and I didn't have a job and didn't have an income or anything but I still did it and I just said that, I'll get the money some way, it was just positive thinking, so...

Dymphna: I take my hat off to you. You've done an amazing job and for anyone who's going through that kind of scenario or similar sorts of scenarios, you really need take heart that there are other ways, there are solutions, and it's really a matter of getting the education on board and then applying that education and necessity, it's a great

learning tool. It makes you get out there do things. Neville, just explain, how many children have you actually got?

Neville: I have got four children.

Dymphna: What are their ages?

Neville: 16, 14, 10, and 5 - two boys, two girl.

Dymphna: Little girls.

Neville: My little babies, she's my little angel that one.

Dymphna: Okay, it's pretty scary, you've got young children there as well that they're going to be long-time and full-time care for you to be providing for and when you've always been out there being that provider, it's a totally different story when you go, "Oh my God, I've got to do this, and I can't work in the area that I've been trained to do all my life. What do I do?" So you chose to do property, how long have you been a student of mine Neville?

Neville: It's getting on four years now?

Dymphna: Four years, okay.

Neville: Yes.

Dymphna: An old hand that it all now.

Neville: I'm an old boiler now.

But I have had a lot a help along the way with the group that I'm in, and I had a lot of support along the way and I've got people now that are friends for life that I have only known for about three years, so – and where can you get that from, that's all thanks to you Dymphna.

Dymphna: Thank you.

Neville: Yes, it's very, very comforting, you got support and people that are more knowledgeable than you and you bounce off them; friends, so you're learning all the time.

Dymphna: That's right and that, that can't be underestimated the whole community aspect and having what I call 'mates in the market' and other mates out there, doing it, making it happen. Somebody can ring up and say, "You know, this isn't working. Do you know of another way of making it happen," or just to be able to even talk about your successes. A lot of people here in Australia, we get very hung up on money and we get caught in the 'tall poppy syndrome' of bad attitude, basically is what it is around money and we don't talk about it, so even just to be able to ring somebody and say, "I just have to tell somebody. I just did this and I made that much money or let's go and have a drink, celebrate or whatever," that real mateship is huge and to be able to have, in that a group of positive, like-minded people that are out there and making stuff happen for themselves as well as celebrating and being really, really happy that you've succeeded and made stuff happen it's, it cannot be underestimated. Very rarely do you get that even in a normal work place. I mean, how did you find your mates in the mine when you started venturing out and deciding to be a little bit more proactive in real estate and things like that. What was their general attitude to you and you making those kinds of changes.

Neville: Well, you can't really talk to people out there like that like I can do with the group I'm in because that they think you are bragging, or they don't like it if you have got more than them and there's not any certain one or two people, that are doing the same sort of thing, you're doing. So they are the ones you can only talk to really. I was into that dirty word that you don't like – I had a lot of shares too. But I don't have shares anymore, I am running shares out and have just put it all into property because of its better returns, and with the market what is it now, well the share market, it's at least in an asset.

Now, it's going to grow and get growth and give me a return to support my family, so the income that was on my own, I had to replace the income I was on because of the lifestyle that we have got.

Dymphna: Yes and you have obviously done that now, well and truly more than what you're earning before. What was your salary beforehand?

Neville: I was only about a \$153,000 a year.

Dymphna: There you go, I was pretty close.

Neville: It was close. But that was with super and a coal bonus and all of that. It works out that probably after tax and the travel and the cost and rent, everything, it was only \$90,000 a year, so...

Dymphna: Okay, alright, so that was the first goal to replace that?

Neville: Yes.

Dymphna: Okay. Now you've actually employed a number of different strategies that I teach and talked about in the programs and you've concentrated predominantly on passive income and replacement because of necessity but you've also been very conscious of maximising your yields in every avenue that you've gone into. You've done renovations, you've done construction - you're still doing construction on some of the deals - and with a view to passive income and positive cash flow and I think one of the messages that I really want to get across is the fact that there are so many strategies that worked. There is no one road to the top of the hill. It very much is, a what suits you and what suits your personality and your time frames and that kind of stuff. From the time frame perspective with you doing your projects that you're doing now and your creation of passive income, how would you compare your time commitment compared to when you were on a roster with the mines, like how

much – how many hours did you put in doing that versus what you do now?

Neville: It was a lot more in the mines because, I'm based in Rockhampton, so I would have two-hour travelling to go to work, plus you're going to drive a half an hour to work and twelve and half hour shifts, so it's around nearly thirteen and a half, fourteen hours a day that you do plus your wife and your family for that time on and you got night shifts and well, now I'm very busy during the days but I can just turn off anytime I want, it's just great. I'm very busy now but it's a good busy - it's a goal to finish things.

It's a complete change now, I've done a 360 since I left work. I'm not as stressed as much because it's very stressful, yes and so that was the big thing and I got a lot of help through you as you know and getting rid of some of those bad thoughts in my head too, so it's not just about property. It's about getting your mindset right and I think it's about choosing the right thing that you want to do in property; some people can do the renovation, some people like the...

Dymphna: Construction.

Neville: Or strata title, for me it's the renovation, to add value. I love it.

Dymphna: So how do you manage your time these days because time management going from work to where you have got a boss and at a certain time and you do this in another time and you're answering emails or whatever you have got to do, how do you now manage your time because it's something people underestimate just how hard it is to really stay motivated and stay enthused throughout the day and make sure that you get the tasks that need to be done, done in order to be able to continue growing and building that income base. How do you manage things like that?

Neville: Well Dymphna, up until 2:30pm is my time to do my property stuff, so I'm trying help my wife out then, I have to pick the kids up. I pick

them up and in between those times, or after 8 o'clock at night if I still have stuff to do (you're getting calls all the time) so, you're trying just turn off the day so you can spend time with the family.

Dymphna: Yes.

Neville: I just love being at home all of the time - it's good.

Dymphna: Totally different scenario.

Neville: Well it is. I missed out on 21 years, I missed a lot of my kids growing up and their birthdays and this and that...

Dymphna: Yes.

Neville: I'm getting closer at home because that's what I missed before.

Dymphna: Yes, now that's good. So we talked about a few figures there before about what you've been able to accomplish and just roughly on what I've added up here, let me just grab the calculator again. Your passive income and although, it's not completely finished now, you're still under construction on a couple of projects but your passive income is likely to come in around about \$400,000. At the beginning, actually I meant \$330,000 when I added the figures up. So that's way in excess of what you were earning on what was considered to be really good money working in the mines.

Neville: Yes, I don't know what I was worried about when I was...

But I mean it is worrying, when you're getting that money and you know it is there every week, guaranteed, and then all of a sudden is just not going to be there, and then you have got your injuries to deal with, the cost of the treatment and everything and supporting your family, I was in a pretty bad way but since then it's just a totally different turnaround and getting that first deal across the line is the best feeling because that's guaranteed income coming in then.

Dymphna: That's right.

Neville: So then, you know that you are on your way

Dymphna: And you get...

Neville: And you have still got the house.

Dymphna: And your leases are locked in and all that kind of stuff and...

Neville: Yes, I have got a three-year lease locked in mine.

Dymphna: That's good. Okay, when you actually were forced into to leaving, I mean, one of the analogies that I used and I think I've shared this with you before is, it's a feather-paper-or-brick scenario and this comes to light with absolutely everything. Whether it would be changing jobs, whether it be replacing your income, whether it would be getting out of a bad relationship, it's all the same. You either listen to the feather where you get this little feather brushing you on the cheek, a little niggling feeling going, "I really should get out there and do something. I really should get out there and replace income. I really should learn a little bit more about property and making things happen and that kind of stuff." Then if you don't listen to that and you get too busy and you move on and you do other things, then very soon what happens is you get the paper cut. Now paper cuts hurt but it doesn't kill. Paper cuts is a bit of a twinge and it's like, well you've got a boss that you don't like or the job gets to be harder or they double your workload or any of those types of things and that's the paper cut where you might end up having to replace your tyres, or a new car, or any of those kinds of things. If you're listening to those kinds of tools and signals, then you can get out there and replace income that much quicker; however, if you don't listen to the paper cut, then of course, it's the brick in the head.

The brick in the head is basically what you got there Neville. It was a back injury that stopped you from working. It was a back injury that made it difficult for you to be able to continue in your line of work and as you say you've got ongoing medical bills and things like that

to be able to deal with. It was a case of then, it's a necessity, so I ask all of you to think about any part of your life, have you had that feather? That little tickling on the cheek of the feather, that little feeling that you should go and do this, you should go and do that, you should make something happen. Or are you listening to a paper cut where the bills are coming and the car needs new tyres and your boss has changed and you don't like your job anymore and you're frustrated with life and all that kind of stuff or you set back and you wait for the brick.

In your scenario there Neville, do you think you had the feather-paper-brick signals come and you basically waited for the brick?

Neville: Well I think in the long-term it was going to be – if my back didn't get right, it was going to be the end scenario what happened, but I mean at least I was prepared for it. I had the foresight to have something to fall back into it and that was property, but yes when it actually happens it hits you hard and all of the emotions and everything come in there. But getting your mindset right, with a lot of help and getting my mindset right after that was a big help too.

Dymphna: How do you find being with a group of people that are already out they're doing their thing, making stuff happen for themselves and, happy to talk and share and learn together and that sort of thing? Do you think that it would have been a lot harder without that support mechanism there as well - the other students, the mates in the market that you meet through the events and things like that? How do you feel about that the extra support there?

Neville: I think it's great. As I said before like I have only known some people for three years, a lot of them are my friends for life of people around Australia that I've got friends. If anyone wants some help, I just have to ring up. We're there for each other, and that's not just in property either, that's in life in general or anything, so it's that sort of friendship.

Dymphna: Yes.

Neville: Some of your friends that you have out of property, but you can't really talk about property because they are really negative about it - what if, what if, what if?.

You don't want negative, you want positive, and the people that hang around that want to change their lives through property are positive people and it lifts you up knowing that other people are doing stuff and you learn from other people, so everyone has got something to offer.

Dymphna: Do you find when you go to a barbeque or a social outing with your old mates (your mates that are still mates) that they have a positive response with what they talk about or do they generally whinge to you about this or that or something else. Is it a positive or negative general feeling when you talk about stuff outside property and outside my students and things like that.

Neville: Well I sort of hang around with friends that are positive side or proactive in property and shares and whatever they're doing. In business, I've got friends who are doing business and we talked about that even. It's some but I don't sort of hang around any of my friends that are negative anymore, because I don't want to hear it - I'm not into negativity.

Dymphna: Yes. Where did that change happened?

Neville: I would say probably a year ago.

Dymphna: Yes.

Neville: But even before that, even three years ago, even when I started meeting people and get new friends and helping you out - it has to be three years ago.

Dymphna: That whole process, it's sad. Have any of your old friends, the other friends you had before taken it on board and are going, "You know what? I want to make this happen too. Look what Neville is doing, I want some of that?"

Neville: Well I don't see them. My old work mates, once you get injured at work and you're on the downer, when your down they kick you while you are down, so you get to find out who your real friends are, there's no many of them, so...

Dymphna: That's sad, that's really sad.

Neville: Well it is, that's the culture out there and that is sad, but when you look back now and they dragged me down, you think I why did I let that happen, you know what I mean?

Dymphna: Yes.

Neville: If you don't stand up for yourself... anyway that's the past now, so I'm just looking forward to the future now and it's looking bright so...

Dymphna: Very good. I mean look, you've done exceptionally well in the space of a bit over a year now. Really once you decided, right I'm really going to do this now. I've got to put this knowledge into action. You're into projects that are positive now - positive cash flow - as you sit there right now it is about equivalent to what you were earning and living on the mines and the projects that you have underway by then end of this calendar year will be around about that \$330,000.

Neville: Yes, good feeling.

Dymphna: It's unreal really...

Neville: It makes you wonder what you are worrying about, you can sit back and get all the knowledge, and I know a good friend of mine, in the group that we're in and I remember him saying that you can either

be on the football field, playing the game, in the game, or you're sitting on the sideline watching.

Dymphna: Yes.

Neville: So, if you're not in doing something and having to go - it might not work out - but at least you have a go. If you just sit on the sideline getting all the knowledge and doing nothing, well nothing will happen.

Dymphna: That's right.

Neville: So sort of that taking action is...

Dymphna: That also is where the group really comes in. The support with your mates because it becomes a bit of a roller coaster ride because your mates are doing stuff and you're doing stuff and encouraging one another and one deal rolls into another into another deal and all of a sudden you're all out there doing stuff together.

Neville: Yes that's right. It's good. I'll recommend it to anyone. I think the hardest thing all through these three years ...

Dymphna: Education.

Neville: Yes, all of it and doing the Platinum Program and all of that, it's the deciding what you want to do, It's the putting the Peg In The Sand and saying, "That's the part I'm going to take."

Dymphna: Yes.

Neville: Because there are that many different things you can do with property too, so you have to decide am I going to be doing a renovation and build out the back like I did or am I'm going to target the duplexes and sell them off and strata title them - so it's all different, everyone is different too, so...

Dymphna: And different financial situations too, mean different types of deals are going to suit different people at different times. It's a matter of then working with a business plan to achieve what you need next effectively. It's not just even about what you want, it's more about, "Okay, what does my portfolio need next and what's the best way in my circumstances to make that happen?"

Neville: Yes, that's an excellent point Dymphna.

Dymphna: Yes.

Neville: Because some people might not be able to do anything for a while, but at least you can get the knowledge and when you are in better circumstances, you can act on that and do something because back three years ago too I had properties and they were negative geared ones.

Dymphna: Negatively geared, that's right.

Neville: I wouldn't go out and get negative geared properties even though I still have a couple which I have hung on to – with my cash flow and income coming in and it doesn't matter. It's all the choices now, so that's good.

Dymphna: That's so right because you were in a perfect environment there where you got sold a lot of negative cash flow properties. You got talked into buying stuff that is negative and you'll be told that's in the growth area and this is going to happen and that's going to happen and look sometimes it does and sometimes it doesn't but the fact is simply buying a negative cash flow property. The day you buy it, you're worse off than the day before you have it. It really puts you so far behind and then you have to claw your way out of that before you're back to ground zero - every single property puts you further and further behind. You would have fallen victim to that with, as you say, a few negative cash flow properties - you're not doing it again but you got talked into them at the time.

- Neville:** So I didn't know, it's all about knowledge, I was just thinking at the time, that's the way to go. You're in the mines - you're going to get your tax.
- Dymphna:** Neville, you just said something pretty important there about being talked into the negative cash flow properties and wanting to reduce your taxes and unless it's your field you get talked into buying stuff that's negative cash flow by people who were trying to sell to you, for one, but also people, who are professionals in their field, like accountants and financial planners and those kind of people. Who will say, "So why you're paying too much tax, we'll have to reduce that. Go and buy negative cash flow property, get negatively geared property". It's just such a shame because it's tax-driven poverty - it really keeps the general Australian who is trying to get out there and do the right thing and make a few bucks and save for their retirement and all of those sorts of things, into a worse situation and the day they day before they have the property, it really is tax-drive poverty. So Neville, how did you get into that, like how were you introduced to buying a property and supporting the negative cash flow?
- Neville:** Well because I earned a lot of money and I was on a high tax rate - so it's all about the knowledge, all I knew was negative gearing then...
- Dymphna:** How did you learn that? Like where did that come from?
- Neville:** Well everyone knows that I suppose – it was on television and everything, isn't it?
- Dymphna:** Well that's true, it is.
- Neville:** But yes, I didn't know any better, I just thought that was the way to go but I have never bought a negative geared property again - it's all cash flow for me. You're paying way over the market price and the time it takes to get equity in it takes years because everyone has got their markup or you're paying top dollar for it.

- Dymphna:** That's exactly right, particularly if you buy them through the bulk marketers.
- Neville:** Well, I'd rather just project manager it and get someone else to do the work and do a renovation on it.
- Dymphna:** That's a strategy that you've chosen, I mean there's lots of strategies but...
- Neville:** That's right.
- Dymphna:** That's the one that suited you.
- Neville:** That's the one and it took me a long time to work out what I was going to do. It just all started to happen, I know people just going back to their ostriches and trees and all of that they were selling. I know people that were ready to retire in three to five years. They've got tax bills for \$200,000 and a \$100,000 out there and they still working and some are them either 65, some of them is 72, and they still paying the tax off for them.
- Dymphna:** Yes, isn't that shocking.
- Neville:** Well, they always said in the mines, "Everyone, you should get it, you should get it." I might have got some. I said, "I won't do it, it's too good to be true," I said, "How is the tax department going to give that sort of tax return each year on that." I said, "Sounds too good to be true to me." But you know I'm glad I didn't
- Dymphna:** Yes, and you're right. There's wood chips, there's blue gums, there's olive farms, there's ostrich farms, there's heaps of them that are just purely tax-driven strategies where you go out on purpose to lose the a dollar to save 30 cents, it makes absolutely no sense at all but people do it every day, every financial seminar that you go practically. Will be trying to sell you one of these things, I mean, I'll never sell you property. I can tell you now if I am selling a property you don't want. I can tell you. I'm selling it for a reason.

Neville: It's a dud.

Dymphna: The whole negative gearing trap. You have got to always ask yourself why somebody is trying to talk to you into buying something. They've got an ulterior motive behind it - they're saying, "Oh this is the strategy you should use to reduce tax or whatever else." Are they actually selling you a property? Is that why they are selling you that it's the best thing since slice bread?

Neville: Yes, well that's right. I think another thing that I learnt too is it's not how many properties you have. All of those many properties - it's what the properties are doing for you - someone can have four or five property and you might have two or I might have a lot better cash flow and doing a lot more for you than what...

Dymphna: That's right.

Neville: Actually having a lot of property - it's not how many you've got or that you have got more than someone else, it's just what they're doing for you.

Dymphna: You know, 'He who dies with the most properties doesn't always win.'

Neville: Yes .

Dymphna: There was the saying of the few years back where, 'He who dies with the most properties wins,' but it's actually not the case, it depends what they're doing for you. That's a very good point that you bring up there because you're can have a swag of properties that are all negative, they're not worth of a pinch of salt, whereas if you've got positive cash flow properties that have replaced your income, it doesn't matter whether it's one or whether it's a number, that's where the money is at. That's what really have to put into place for yourself, so very good point there.

So for somebody starting out, when you first decided to become a student of mine and take on the education - obviously I charged you for the education.

What was your reaction from your family and friends? Did they think you are silly for taking that course of action?

Neville: My wife came down to the three-day boot camp.

Dymphna: Yes.

Neville: She came down with me and that was sort of the start of where I am now, so it's...

Dymphna: What did your friends say? Did they know that you were going to a seminar?

Neville: There's only a couple of friends there that I sort of socialise with rental properties and shares. So I bounced some of the ideas on what it is and tell him what I'm doing and all of that, so yes. It's also about of your mindset and spiritual side of it and all that sort of thing. It's just come together for me in the last six months. It's been a lot of work and for me, it's all important stuff.

Dymphna: And you're obviously in the flow now, I can tell you. You did really good stuff going on. You're in a very good space and you've done a great job with creating that amount of that passive income that quickly. I really do take my hat off to you and I know that you are an inspiration to a lot of other students who will be listening to this and people who want to get ahead and make things happen but don't quite know the avenue to do that. So don't ever undersell yourself by saying, that it's anything different, you are truly a great inspiration for everybody and thank you for coming on the call.

Neville: Thanks' very much Dymphna. There's one thing I probably could add to that. I always used put myself down or I didn't think I was smart enough but it's not about that, some of the smartest people in the

world were uneducated, so I suppose it's by taking an action and to get the knowledge. You don't have to be the smartest person in the world, it's just what you actually do.

Dymphna: That's right, it's applying that knowledge, that's all it is. And it's something anyone can learn. It doesn't matter what your background is. When it comes to property, everyone is on an even playing field. I know the formal education that I did was actually a hindrance to me because it kept my mindset in a place that I would think that it's not possible. That there's only way to do things and that's the traditional way - negative gearing and everything else. It's a huge thing to actually go against everything that you've been taught in a financial field to go and do something different and that's personally that's what I had to go through.

It doesn't matter what your background is, whether your industry is property or finance or driving drag lines - it doesn't matter. Whatever your training is, you can convert it to real estate, it's one of the great things that it's such a fabulous industry for anybody and you can either have it in addition to your regular job and your regular work or you can have it as full on like you are now. I mean this is a job, this is what you do, this is your life.

Neville: Yes, it's good too, isn't it?

Dymphna: It is good too when you sit back with \$330,000 passive income coming in.

Neville: I can't complain and it is all thanks to the people around me and yourself Dymphna because if you didn't have this course and everything like that to help people, we wouldn't get the education and wouldn't have the chances in the work anyway.

Dymphna: Yes.

Neville: It's a good thing you're doing for everyone.

Dymphna: Well thank you very much Neville. Look, we will probably close out little talk now for everybody. Is there anything that you'd like to say to somebody who is out there in similar kind of circumstances to yourself perhaps who is contemplating that move from full-time employment whether they're being pushed like you were or whether it's a choice decision? Is there anything you'd like to convey of things that you've learned along the way that might help them out?

Neville: Well, I suppose the only thing I can say is, if you really want to change a lot, you really have to decide what you are going to do. If it's going to be property, I think you have got to decide which way you want to go with it and try to replace your income, so you can get away from it because it it's dragging you down. If you are not happy at work, you're not happy at home, because you bringing it home - it just burns you whole a lot. If you're not happy you have got to go and change it.

Dymphna: Yes and that's a scary thing though.

Neville: Well it is and there's only person to do it and that's yourself. If you decide you're going to do it and get out of it and get away from it, it's going to change your life too I think, because if you're happy in the work, your happy with family. Going to work every day and being the unhappy guy - I've been there and done that and it's terrible feeling.

Dymphna: Yes and the thing is it's better to do it before it actually makes you sick because if you're not happy and you're constantly not happy, ultimately it will affect your health.

Neville: Well, I've been there. So I'm speaking from my experience, so I was in the real bad place and I need to get help so...

Dymphna: Yes.

Neville: I'm just glad I'm away from all of that because I'm afraid to keep going there, it's not a good place to be for anyone.

Dymphna: Well look, thank you very much for coming on the call. I know it's been an emotional journey for you and to be able just to share a very small glimpse of that with some other people who may have gone through the same kind of scenarios as you in the few years back. I know it's hard to get out there and start to talk about your personal situation and things but I really do thank you for that Neville. I know that your story itself will be an amazing inspiration for other people who are out there going through similar kind of circumstances as to what you were a the few years back.

So thank you for that and congratulations, you've done a great job. It's great income in really short space of time and I know that your mates and other students and your family are all very proud of what you've done and you should be too.

Neville: Thanks very much Dymphna. Now that I'm retired, I supposed after this call, I'll probably have to go for a little grandpa nap.

Dymphna: Well you do that. You go and have your little grandpa nap and I'll say goodbye to everybody on this podcast and thank you so much for being on the call and I'll be back again to talk to you again very soon. Take heart from Neville and what he has been able to accomplish in really short space of time. I guess the basic message here is, I know it's scary; it's a big thought to go out there and start to do stuff. You can do it on the side; you can do it full time. Let's just listen to the feather rather than wait for the paper cut or the brick in the head.

Thank you Neville for being on the line and we'll talk to everybody again very soon.

Neville: Okay bye.

Dymphna: Bye for now.