"I played by the rule book and was a model employee ... then they changed the rules on me."

THE DECEPTION OF THE CORPORATE DREAM

BILL ORENBERG
This book is not for everyone!
It has been written for those people who want to make some positive changes in their work life. It is not written to embarrass or ridicule anyone. I've been where you are!

I have been associated with Art Williams and the company that became Primerica since June of 1974. I was working at that time for a major corporation. Then, and for the previous 12 years, my life and dream had been working for a corporation, doing a great job for them and working myself up the corporate ladder. All I had wanted to do, the reason I went to college, was to succeed, be paid well and make a contribution. I never saw myself doing anything but working for a company.

After seven years of having a "good" job, reality started to set in. I looked around and saw older people in the company who were not having the kinds of lives that I thought would naturally come. I began to understand that all the things I thought would allow me to be a success in life (education, dedication, loyalty, expertise, a good job with a good company) were part of the deception!

I guess I was tired, and so was my wife, of waiting for the day when the carrot I had been chasing would pay off. It seemed like my company always had reasons why they couldn't pay me more, give me a promotion or keep all the promises they had made. It was always "someday," or "next year" or you'll just have to "be patient." The following are realizations I came to when I stood back, looked at my life and analyzed what the truth really was.

Your Career: A Great Example or a Sad Warning?

When I started my career it was full of hope and promise. I wanted it to be a great example of what an education, perseverance and sacrificial dedication would create. I was a company man. It turned out to be a sad warning of the tragedy of staking your life on the future of a company going nowhere. Are you a great example or a warning?

Do or Did?
Do you desire to be paid by what you DO or what you DID? That's what happens when you concentrate on "doing" for an income and increasing your company's assets and not your own. Your pay is there as long as you DO your job. When you get paid on your own assets you get paid on what you DID and it pays for a lifetime. Isn't a DID income better than a DO income?

Have You Been Framed?
In old movies the criminal says, "I've been framed!" or set up to take the fall for someone else. We are "framed" or our life is predestined by certain things: our degree, our talent, who we "brown nose," and our industry. Do you feel "framed" and don't know how to change it?

Play By the Rules

Have you ever played by the rules only to see sad consequences because "they" changed the rules? Many would-be retirees are left stranded economically and crushed emotionally when all the promises they had made when it came their time to cash in they were devastated. It's through no fault of their own - other than they trusted the "rules" and their company. What rules do you depend upon?

Warren Buffett: "Only when the tide goes out do you discover who's been swimming naked"

When the economy is great and prosperous, everyone looks good and in control. But when the economy or your industry plummets, how do you look? Remember 2008?

Fake Candles

Have you ever tried to blow out fake candles only to be shocked when it is impossible? At my job I kept trying, knowing that I would be the one chosen to get promoted only to be shocked by the reality it wasn't available to someone like me. Are you running out of breath blowing hard and not seeing the success you imagined would come?

Kicking the Can Down the Road

This is an expression that is used to define people who refuse to deal with the inevitable truth about their career, job and future. When the horse is dead - get off! Are you "kicking the can down the road" instead of getting off?
Corporate Culture

The Corporate Pyramid

No matter how hard I worked, I had to fight my way to the top. Somehow, I thought I would make it. But common sense says only one person in the corporation "makes it" -- the president. Everyone else gets the wind knocked out of their sails. We all think we are better than the other guy, but the company might not see it that way. Then, once passed over, chances are slim of getting another chance at a promotion. Are you certain you'll be the chosen one?

The Corporate Wall

Everyone faces the corporate wall, the wall that keeps us from moving ahead, from climbing the corporate ladder. That wall can be described as (1) the college I didn’t go to, (2) the degree I didn’t get, (3) the transfer I didn’t take, (4) the friends I didn’t make, (5) the sex I wasn’t born, (6) the color I’m not and (7) the age I’ve become. What is your wall? We all have at least one, but most people are afraid to admit it.

Playing Politics

Too often we develop intolerable frustrations and resentments because lesser qualified, lesser experienced people are getting ahead -- because of who they know. The "brown nosers" position themselves to get the promotions and pay raises. I wasn’t willing to compromise my principles, and was therefore prevented from advancing. Have you ever been frustrated by company politics?

Rejoicing at Misfortunes

It’s hard to admit, but the only way for me to get ahead was when somebody died, quit, got fired or got demoted. There are only so many slots in a corporation. They are not expanding fast enough for your ambitions. You have to wait and wait and wait. When misfortunes happen to them, only then can your move be made. Are you willing for someone to die, quit or retire so you can advance?

The Promises

It never failed to surprise me how hard I would work just so I could position myself to get a promotion five to 10 years away. I would do without financially, move and disrupt my family life. I would "play the game" just so that at age 40-45, I could get ahead. I just knew they would deliver, make good on all their promises and that my years of devotion would be rewarded. How are you being rewarded for your years of sacrifice?

Corporate Compensation

Cost of Living Pay Raises

Almost all corporations give an annual review that includes a pay raise, usually 3-4 percent maximum. My loyalty, experience and dedication were inconsequential. I could not admit that I had never had a pay raise. It appalled me to understand that I was making the same income (inflation-wise) as I did the same day I started. It was obvious what my worth was. The company paid the job, not the person. What has been your average annual percentage increase? Has it been only 3-4 percent?

The Truth about Salary

Let’s imagine that I’m a teacher. I walk into a classroom and tell all the students there will be no more As, Bs, Ds, or Fs, only Cs. That hurts the students, the workers, who deserve As and Bs, and the Ds and Fs are rewarded -- that’s a salary! Everyone earns the same grade, the same salary, no matter what they produce. I was continually underpaid because of those who wouldn’t work. They were overpaid because of my desire to work hard. I guess I got tired of not having the hope of it ever getting better. I got tired of salary caps and raises that were promised and never came. I realized I had never had a pay raise, only a cost of living increase.

Would you continue working for a company when you were guaranteed to never get a pay raise, ever? A cost of living increase is no pay raise. Studies have shown that “for the past several years, the average inflation-adjusted total pay of American workers hasn’t been increasing.”* How will you get ahead? (*CNNMoney.com, August 20, 2008)

Let’s Get Frank about Money

I went to college, got an MBA and went to work for a prestigious Fortune 500 company, yet I was broke. I lived paycheck to paycheck, unable to admit that something was wrong -- but my wife could. We cashed checks on Friday, aware they weren’t good, but knowing we got paid on Monday. I had worked for seven years and had made over $140,000, yet I had no money in the bank. How much do you have saved?

I was tired of being strapped for cash. In order to make ends meet my wife had to work. The dream of a degree and a good job resulted in the undeniable fact of life -- if my job was so good, why did she have to work? I detested having to put our children in a day care center, but there was no alternative. Is living from paycheck to paycheck frustrating to you? Can you see it getting any better?

As Long As I’m Happy

Somewhere along the line, I bought into the concept that how much money I make isn’t important, as long as I’m happy. Just being happy would be satisfactory -- the goal. Several years after I went to work, I couldn’t get my head above water financially. I seemed to be stuck in the $10,000 - $15,000 credit card debt trap; pay raises weren’t improving my life, "I owe, I owe, so off to work I go." I realized, a company pays you by the value they place on your contribution. The longer I worked, the more I strained to meet my financial demands. The more I saw my wife working too hard with her job and our kids, burning the candle at both ends, the more unhappy I became.

At age 30, I decided if I’m going to work, I want to earn all I’m capable of earning, whatever the amount. From there, my income rocketed up, approaching seven figures. Are you living on borrowed time just wanting to be happy, and knowing down deep you’re just kidding yourself?

Just Making a Living and Getting By

I began to fully realize that the only people who seemed to be making and saving any serious money were those people in their late 40s or early 50s who no longer had children at home. But I need it NOW, while I’m young, have children to support, need a larger home and so my wife can be home with the children. Most corporations are designed for people to just make a living, pay their bills ... nothing more. Somehow, we expect it to be better. But it never is. Is just making a living where you thought you would be at this place in your life?
The Deceptive Dictator

I thought I was a free man, living in a free country... yet I had my own dictator. My boss dictated to me where I lived, what kind of car I drove, whether or not my wife worked, which schools my children went to, where I could go for a vacation and whether or not I worried about retirement. He'd do this by how much money he paid me, the salary he decided I was worth. Would you live differently if your boss paid you what you really wanted, needed and deserved?

Renting Versus Owning

I hated the thought of living in an apartment. There was no equity buildup. Each rent receipt frustrated me. If I rented for 30 years, I would in essence be wasting my money. If I owned, I could sell the house and receive equity. It seemed ridiculous to rent something when I could own it.

Yet, I realized after years and years of working for a corporation that I was doing with my life what I thought was silly in renting an apartment... I was renting it out! After 30 years of working for a corporation, if they fired me or I decided to quit, what would I have to show for it? I helped to build their company; I gave my years, energy, and intellect and all I would have to show for it would be my rent receipts... my paycheck stubs. Do you want to spend the next 20 years working hard and have only your paycheck stubs as your reward? Wouldn't it be better to have walk-away income, an income that would allow you to someday retire and receive an income for all your life's work for the rest of your life?

Corporate Disillusionment

They'll Take Care of Me

I thought that surely the corporation would reward me, take care of me and watch out for me. Eighty-five percent of all the people I know have stories of how they were fired for making too much, being too ambitious or rubbing the wrong person the wrong way. We give our lives, our dreams and our hopes to the corporate dream for 15-20-25 years, and just when we need them the most, when we are most vulnerable at ages 40-50-55, when we need their job and their security, we are suddenly let go, shelved, no longer part of their future, demoted. Will it happen to you? Isn't it just a matter of time?

Being Used and Discarded

Most corporations have the unique ability to make BIG promises that are rarely kept. Corporations have a track record of USING PEOPLE. They use your ambition, intellect, energy and your productive years. After you've got no more to give, they abandon you. It's incredible the number of men and women I've met who have been discarded by the companies THEY GAVE THEIR LIVES TO HELP BUILD. They discovered that loyalty is a one-way street. These people were left with little self-esteem and a low self-image after being told by their companies that they were no longer needed.

It's hard to comprehend the PERSONAL DEVASTATION and LOSS people feel when a company to which they've given many years decides to eliminate them from their ranks. Is this hard for you to believe? I was shocked at how widespread the occurrence has become. Will it take for you to realize it is a matter of time? To me, it is reality.

I've Got Security (or "it won't happen to me")

I thought for a while that I was the "fair-haired boy." I thought "Not me, other people; but not me." I've awakened to reality... everyone will someday have to face the inevitable. The corporation will someday disappoint you or forget you. To think otherwise is professional naivete. You've seen other people get shafted... when will your turn come?

Living in Fear

I remember when my steel company was going through reorganization. A new company was going to take us over. My concern was for my family and future. Will the new bosses help me or will they bring in their "fair-haired" boys? All my loyalty, long hours, dedication and ideas were inconsequential when it came to a takeover. They didn't know me, my contributions, my dedication or the fact that I counted on their paycheck to maintain my lifestyle.

I realized that the corporation didn't care about individuals. Decisions were made that never took me into account. I made it through that takeover, but a lot of my friends didn't. They started to hurt financially. Some had to sell their houses, and some used up all their savings. Would I be next? I went to work every day in fear, but I knew if I changed jobs it would be the same thing. There was no escape. The fear followed me wherever I went, never knowing which axe would fall.

Only a small percent of employees stay with the same company their entire careers; corporate mergers and takeovers are at record levels. Are you next? I never thought it could happen to me; neither did my friends, but it did.

Becoming Vulnerable

You give your company your body, mind and heart. When you are in your 20s and 30s, you really don't need a company. You can always find a "job." The time you really need them is in your late 40s and 50s. You need their medical benefits, their retirement program and their paycheck. That's when you are most vulnerable. That's when they are most likely to cut your heart out. The corporate world is full of stories of people who were fired, let go or laid off after a heart attack, an illness or at age 50.

Not my company, you say. Have you known anyone to be cut later in life? Maybe you just haven't had your turn... yet! Look around your company. Isn't it happening right now?

The 30+5 Plan

While in the corporate world, I bought into a plan that promised that if I worked hard, traveled around the country, and was patient, I would retire at age 65. I thought that life would begin at 65 and I could live the life I truly wanted then. Have you ever met someone who retired at 65 and died a year later or developed a disabling disease? The thought of sacrificing and working hard for 30 years to enjoy... maybe... five years seems like a ludicrous thought.

But... what if? What if you could put in five to six hard years and then have the opportunity to simply enjoy the next 30 years? An opportunity to do what you want, when you want and receive a residual income - not from your efforts, but from what you've created. You could enjoy a lifetime, passive income that would create your ideal life. I will do today what others won't... so I can have tomorrow what others don't.
Are You Underemployed?

Most people are rarely unemployed but most are underemployed. Because of cutbacks and downsizing, with jobs going overseas, many people are forced to work for far less income, with far less responsibility. They end up working for a boss that has less experience or ability than they do, but it pays the bills. Are you tired of training your boss? Are you tired of working for pay that doesn't match your skill or experience level?

The Mental Exit

The Brainwashing

When I think back to when I was old enough to consider my future, I remember thinking only about going to work for a corporation. My parents had drilled into my head to “get a good job with benefits, work for a big company, get security in your life.” My college instructors in graduate school prepped me in my courses to work for a good company. I knew no other alternatives. I was programmed for mediocrity. Every publication I was interested in reading (Fortune, Forbes, Business Week, The Wall Street Journal) wrote of the greatness of the corporate world. Have you ever thought that there had to be a better way?

Settling for Less

My life became routine. I had stopped dreaming of bigger and better things. I would tell my children to “wait for payday.” I told my wife to stop spending so much money, to stop being so extravagant. I began to realize that my dream had become a nightmare. Where could I go to improve my situation? Change jobs? That’s like going from the frying pan into the fire. Have you ever wondered if there was something out there for you? Something that would reward you, recognize and use your talents, and pay you what you are truly worth? Are you settling for less, as I did?

My Dreams and Ambition Shrank

When I first started in the business world, I had big dreams. I had dreams of a big house, travel, getting some land and a special kind of life. After all, isn’t that why I went to college and got an education? Instead, I found myself living a life based upon what my paycheck was. I lowered my dreams to what I could afford. It is called compromise or settling for less. I began to accept where I was as the way life was supposed to be.

It struck me that what I really needed was an opportunity to match my dreams, and not to lower my standards by making my dreams match my job’s income. Do you find yourself compromising on your dreams?

Is That All There Is?

I was bored with my job. It wasn’t stimulating at all. I remember eating dinner in a South Carolina hotel. The room was filled with professional businessmen away from their families. When two attractive women came into the room, I noticed that all the men in the room turned to watch them. I suddenly realized that this was my future ... to be stuck here, doing the same thing, day after day, year after year. I loved Fridays and hated Sundays. I tolerated the job to get to the weekend. Have you ever had similar feelings?

I Longed for Freedom

In the back of my mind, I always envied those self-employed people who could come and go as they pleased. I felt locked in, I had to account for every minute. If I was late for work, I got a piece of my boss’ mind; if I worked late, it was expected, but with no extra compensation. Do you work more than the pay you receive deserves?

The Epiphany

If Nothing Changes, Nothing Will Change

Somewhere, naively, I thought I was different. But what is going to change to make it better? Is the corporation going to double your income or start doubling in size to open up a place to promote you? Is the government going to cut taxes dramatically so that you can have more money? I finally realized that “for things to change, I had to change; for things to get better, I had to get better.” I couldn’t wait for them. I looked around ... everyone who waited for a corporation to improve their life was still living from paycheck to paycheck. Have you ever longed for something to happen that would change things for you?

I Want to Be Somebody

In the corporate world, the corporation was all-important. I became a function of making the corporation great, of helping it become dynamic. I believe that all men and women worth their salt, down deep are dying to be special, important, and to be somebody that they are proud of. To make it in the corporate world, one must lose his identity and totally dedicate himself to making the corporation successful. Do you feel like you are making the company important, and that you are being lost in the shuffle?

A Wrong Premise of What Brings Success

At age 17, a man who was to become very famous decided to ask knowledgeable people what he could do to be sure of becoming successful. He followed their instructions to the letter. Thirty-nine years later, at age 56, he had $10,000 to his name. He learned a valuable, but costly, lesson. He wrote in his biography that all the things he was told would allow him to become a success were completely wrong.

He was told and believed that if he worked for a large corporation, worked hard, had an education, became an expert and was loyal, surely he would become a success. He discovered that success only comes from being at the right place, at the right time, with the right opportunity and by being in business for yourself. At death, he was worth over $800 million! Do you think hard work, a degree and loyalty will bring you success? How have you been doing so far? Can you be truthful and admit it will never get better?

The Denial

Most people reading this book either say, “that’s the story of my life,” or they reject the concept out of apathy, lack of motivation, just plain old “I’ve given up” or “that would never happen to me.” Many think about their work lives, take a big sigh, and say “If I had to do it over.” Now is the time to make your life a “Do Over.” Believe in yourself and try one more time. Realize that life gives you not what you want, but what you’ll fight for, and every day is a new chance. It’s never too late to be what your dreams insist you be.
The Litmus Test

Ask yourself these questions:

1. What is the reason I get up and go to work in the morning? Is it to pay the bills? Is that it? Is that the mission you were born to accomplish?

2. Do you feel stuck or trapped?

3. Can I see myself doing what I do right now for the rest of my life? "No," is a typical response!

4. Do I want my children to grow up and do for a living what I do? One man answered, "I'll kill them!"

5. Then why are you doing it? Could it be you are stuck or trapped?

Reflect on these answers. You may be in for a long, rough road to the grave.

Success Rather Than Significance

You can have success or you can have significance, but you can rarely have both. Successful people may have money or a position in a company. Significant people make a difference in the lives of others. It has been said that the fear of death is universal, right next to that fear is the fear of insignificance and living an insignificant life. Aren't you supposed to do something with your life, to make a difference?

The Challenge

The Alternative

A business where you can start on a part-time basis* and invest almost no money and carry little risk. In an industry that is exploding, in a business where you can feel (and ARE!) important, where you can make a significant contribution to the lives of other people, and (while there are no guarantees) you may earn the kind of money your family needs, deserves and can get excited about! Consider starting part-time with Primerica.* Just as many of us did.

We quit waiting for things to happen ... Primerica helps people make things happen. Are you up to the invitation? I believe you are! Were you put here on this earth to do more than just make a living and pay your bills and get by? Primerica is a company of people helping each other gain, prosper and succeed! Let us help you make a difference on a part-time basis.* I realized I had nothing to lose, and gained a new, exciting, meaningful life.

Is Your Company Ambitious?

Since your future is locked in with the future of your company, you will only go as far as the ambition of the company you work for will take you. Ask yourself, have you lowered your level of ambition down to the level of your company or has your company raised their ambition up to meet your goals and dreams? Can you afford to just hope that you will be discovered or that your ship will come in? When the tide is coming in shouldn't your boat be in the water? Is it going to take you where you want to go?

Have Your Dreams Been Stolen?

Having one foot fully on the gas, down to the floorboard, and the other on the brake will cause the engine to explode. Having dreams, goals, and aspirations for your life is the equivalent of having a foot fully on the gas, while the potential of having those dreams met by a company is equivalent to a foot fully on the brake. What gets broken is your spirit, which results in just getting by, going through the motions and being in limbo (a place of neglect or oblivion). Does your company energize, empower, and encourage you and your dreams? If not, wouldn't it be wise to do something about it before you end up broken down?

You at Age Plus 20

You need to have a long serious talk with yourself about what you will be 20 years from now (age plus 20). Ask yourself if the path you are on will take you to age plus 20 with fulfillment, satisfaction, significance and success. You must decide how you want your life to turn out! Regret is a difficult emotion that cannot be eliminated; only masked over with denial and substitution. In the movie "The Kid," Bruce Willis meets himself when he was nine. The nine-year old looks up and says, "You mean I grew up to be a loser?"

Life is a flicker! Denial and indecision do not make the sands of time stop. Wouldn't it be nice to talk to yourself and decide on a path that makes you at age plus 20 immensely happy?

What Is the Deepest Desire of Your Heart?

If you can answer the question: "What is the deepest desire of my heart?" you will tap into a source of power that will give you direction, passion and purpose. Most men and women live "lives of quiet desperation." Are you working at a job that fulfills your energy, yearning and "deepest desire of your heart?" Or is it a way to pay the bills? Conformity breeds mediocrity.

A Job, A Future

You can have a job, with all its security, benefits and comfort; or you can have a future with all its rewards, opportunity, challenges and victory; but you can't have both. By it's nature a job doesn't allow a future filled with promise and fulfillment. Also, by it's nature, a future cannot be had within the constraints of a job with limits and benefits, but is the killer of dreams and ambitions. Don't you want to do something special with your life? Has your job replaced your dreams? Life has no place for do overs!

Conclusion: It's Your Life!

You live in North America, in the greatest era in the history of the world, and very few men who have ever lived have had one percent of the choices available to you. As with all choices, they carry consequences. You can have an exciting, fulfilling life or one that you see in the faces of millions of others who lose through default. "A man doesn't grow old because he has lived a certain number of years. A man grows old when he deserts his ideal. The years may wrinkle his skin, but deserting his ideals wrinkles his soul!" - General Douglas MacArthur

*In Canada, part time not available in all jurisdictions, and where available, subject to certain restrictions.
About the Author

As a Primerica independent businessman, Bill Orender is in control of his own destiny. It is his business, and he is his own boss. He sets the hours, makes the decisions and calls the shots. Bill Orender has gained total financial independence through the company and its philosophy of paying the person—not the job. His tremendous success has secured the future of his family for generations to come.

In 1977, when Bill began working for the small financial services company that was to become Primerica, he built his young business based on “can-do” attitude and a pioneering spirit. A year later, he was asked to relocate to Dallas, Texas, to pioneer national expansion. Bill was to open the first office outside the organization’s three-state territory of Georgia, Florida and Alabama. If he was successful, the company would go forward with its plans for national expansion. Bill’s expansion was a phenomenal success. He has won almost every major company award, including the ultimate honor: induction into the “Wall of Fame.”

Although Bill shot to the top of the company, his true life experience is the basis for The Deception of the Corporate Dream. After his graduation from Eastern Illinois University, Bill continued his studies at Northern Illinois University, earning an MBA. He then took a job with one of the nation’s top steel producers. During the seven years he worked there, he felt a continued sense of frustration. Although he outwardly conformed with the system, Bill struggled with his feelings about his career choice. Today, we benefit from the product of that struggle. With Primerica, Bill is satisfied that he has found a lifetime business of his own.

His wife, Carol, is very active in the Primerica Partnership program.* The couple has four children. They currently live in Frisco, Texas, just outside Dallas. Through The Deception of the Corporate Dream, Bill relates an all-too-familiar story and then presents an alternative to the dead-end world of corporate America: Primerica. He is living proof that Primerica offers a real opportunity for the person who believes in hard work, dedication to a cause, personal drive and a desire to be in business for themselves.

DEDICATION

To my wife, Carol, who had more faith in me than I had in myself.

*The Partnership Empowerment Program (PEP) is a recognition program for Primerica partnerships. It is not a business or legal partnership. PEP cannot affect, combine, or alter contractual compensation, hierarchical agreements, or ownership issues.