

PROFILE | CARLTON

HOME

Maryland

FAMILY

Wife, Bernadette Lea;
one grown daughter

STATUS

Senior Branch
Manager

BUSINESS TIP

Find a mentor in your
upline or downline.
Have rock-solid
product knowledge;
you must understand
what you're selling.



The Music Man

By incorporating jazz principles into his business philosophy, Charles Carlton has found the sweet sound of success.

by Lisa Horn

Jazz got into Charles Carlton's soul during his influential college days, and through time spent with self-study books, a jazz guitarist was born. While he chose not to pursue music professionally, he continues using the framework of jazz principles to this day. "My life is colored through understanding the principles of jazz," he says. "It keeps me sane, it keeps the mind sharp and it keeps me connected to the now."

While most would consider music and finance to be worlds apart, Carlton finds harmony in the disciplines. "Who would've thought that you could take a person's financial picture and put it into the software, and at the end of the process their mortgage can be paid off in as little as one-third or half the time and the credit card debt can go away—all by spending the same money that was spent yesterday and with little to no change in lifestyle," he says. "This is jazz if I've ever heard it."

DISCOVERING HIS PATH

Carlton, who graduated with a chemistry major and a math minor, learned a year into his chemistry career that it wasn't for him. He needed more interaction with people, so he pursued a career in sales.

During the last 30-plus years, he says there have been many entrepreneurial adventures. "Some were very successful, and others were absolutely horrible," Carlton says. "But I'm not ashamed of them. I wear them as a badge of honor. You can't learn what you need to do until you get out and do it."

He has been involved with direct selling for years and believes the home-based business model is a great equalizer

in the American economy. United First Financial® brings all of his favorite things together in one place. "I love selling intangibles," he says. "I like conceptual selling, where you talk to people, paint pictures and set premises. Chemistry is a straight line, physical

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science and thought process. This side of me always emerges in terms of problem solving. And selling, even with its social human dynamic, is about solving problems."

Carlton learned about United First Financial from a friend. He was drawn to the opportunity because the way it performed challenged everything he knew about financial strategies. "I was so intrigued





that I couldn't stop thinking about it," he says. "It has the absolute best of direct selling, so the agent feels completely at home."

In addition to the intangible nature of the product, Carlton says he was even more interested because there is no requirement to own the product to market it. "This spoke volumes to me from an integrity standpoint," he says. "If a company has a good product, my skill set and my business acumen are really what's important in the marketplace—not whether I own the product."

CREATING A SOLUTION

"For the next few years, our nation will be staring down the barrel of a gun that's loaded with debt, some \$55 trillion of it," Carlton says. "There are roughly 220 million consumers who are awash in debt of all kinds, who have severe issues with their credit scores and who have a savings rate of somewhere between zero and negative."

How can society get rid of the debt? Carlton believes the solution lies with each individual family, because that's where it started. "When you look at all of the economic problems, the consumer—one family, one individual at a time—has collectively fed into and given the fuel to the global economic crisis. If you retrain people in how to increase their net worth by simply accelerating the rate at which they pay off debt, that's one heck of an economic model. Without arrogance, this company has the potential to literally change the course of future generations."

FINDING SUCCESS

Carlton says a fierce sense of urgency has led to his success. As a baby boomer, he says he's not that young man who recently graduated

and is trying to make his way in the world. "When the shortness of life is staring you in the face, you bring a totally different energy to the equation," he says. "It's time to 'Get busy living or get busy dying,' " a favorite line of his from *The Shawshank Redemption*.

A self-described workaholic, Carlton says when he worked in traditional businesses, he had to be engaged every step of the way

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and could never get away from it. But the direct selling model offers significantly more freedom. "In this style of selling, which I call pipeline selling, you have the ability to put together teams of people with common vision and interests, allowing you to literally leverage everything," he says. "You can collapse time frames to get things done that would be virtually impossible for one human being to do. This allows you to spend time doing things that enrich your life and the lives of your loved ones. This is the greatest gift of understanding this model of selling."

Carlton says success comes when you find a vision that's bigger than yourself and your thinking. "You must catch a vision that's bigger than your own or you just don't grow," he says. "And you must go where your passion is to be successful. This, along with jazz, is my passion." **SFH**