

# MONEY

## GM eyes goo for its cup-holders

DETROIT - Anyone who thinks General Motors is not at the leading edge of automotive technology need only examine the thick layer of goo on one of its experimental pickup-truck consoles. The lime-green goop could be the cup-holder of the future. "Whatever you put in it, it's going to conform, it's going to hold into place," Kevin Kolpasky said. Whether it's a cup or a cell phone, a purse or loose change, it sticks in the stuff and never moves. When you remove the item, the gel reverts to its original shape in a minute or two. The Goo Gripper is still in development, said Kolpasky, who works in GM's Design and Technology Fusion Group. AP

Landers C3  
Puzzles C7  
Comics C8

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### PERSONAL FINANCE

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# The positive rebel

Motivational speaker with cerebral palsy overcame major challenges, fears

MICHAEL KANE  
Vancouver Sun

VANCOUVER - As a child and a young man, there would be evenings when Michael Bortolotto would cry himself to sleep, cursing his body and wishing he had been born "normal."

When his mother took him to a movie theatre, he'd refuse to enter until the lights were down. He didn't want the audience to stare at him. In high school, he always sat at the back of the room.

Now he laughs at the recollection that when his family went to Disneyland, he touched Tinkerbell in the hope the fairy's magic dust would provide the miracle cure he so desperately desired.

Bortolotto, now 38, is an intelligent and articulate man who was born with cerebral palsy.

His arms and hands move with a will of their own, he walks in a shuffling gait, and every word he utters is a victory of the human spirit over facial spasms and reluctant vocal cords.

He says people have always frightened him - over the years, some have teased and shamed him - and his biggest fear is speaking in public. Today, he is building a successful career as a public speaker.

He won a standing ovation at a recent meeting of the Canadian Association of Insurance and Financial Advisors in Vancouver.

It was his 38th platform address in the past seven years.

"The strange thing about public speaking is I've always felt that being understood was one of my biggest challenges in life and speaking has ultimately provided me with my greatest avenue to create a living," he said.

"It is really weird. It's like doing business with the devil. I've had to use one of my greatest weaknesses and turn it into an advantage."

His message to us all is that our greatest weaknesses and challenges are actually our greatest opportunities.

That's a lesson he learned in Grade 10, when a group of fellow students took the time to see him as a person and allowed him to play football with them during lunch and recess.

As an unlikely public speaker, Bortolotto is the first to admit he is an even less likely football player. His arms aren't wired for catching and he can't run in a straight line.

But he learned from his schoolmates that if you are willing to change the rules of the game to fit the situation, you can overcome barriers to success.

The boys insisted Bortolotto play wide-receiver because he wasn't as husky as the others.

"Whenever I ran to a spot, the ball would be thrown to me, but because my hands weren't co-ordinated enough, I could never catch the ball," he said.

His one advantage was that defenders couldn't cover him because of his unorthodox style of running. While most people run in straight lines, he ran in zig-zags.

"The defender never knew where I was going which meant I was always wide open, and being wide open I was a hot receiver. But what good are you as a wide-receiver when you can't catch the ball?"

So the boys changed three rules. First, Bortolotto didn't have to catch the ball.

Second, everyone from both teams had to imagine there was a bull's-eye on his chest.

Third, every time the ball hit the imaginary bull's-eye, it was an automatic completion and first down.

"Now I have to be quite honest with you, I wasn't too crazy about this idea," he said.

"What happened was that they ended



Michael Bortolotto makes his living speaking, doing the thing that scares him the most, because he wants to provide an example that any challenge can be dealt with.

IAN LINDSAY, VANCOUVER SUN

up throwing the ball at me so much that I had to dodge the football.

"If I dodged the ball, there was no catch which meant I was letting my team down. I was letting everyone down on the field, to be quite honest with you, so I decided to start trying to catch the ball. Over continuous trying, I started to actually catch the ball."

Today, Bortolotto makes his living speaking, doing the thing that scares him the most, because he wants to provide an example that any challenge can be overcome.

"I often get told by various people with disabilities that I am disabled, but I don't consider myself disabled," he said.

"I am challenged, but I don't see the disability in me. Cerebral palsy to me is a challenge, but it has never prevented me from living."

Growing up on Vancouver Island, he was always expected to participate in activities in the same way as his able-bodied brothers, Robbie and David.

"This may sound bizarre, but growing up, I always thought I (was) just like everyone else, because there was no one else around like me," he said.

Recently, using a shovel and wheelbarrow, he laid about 13 tonnes of crushed gravel in the back yard of his girlfriend's home. He also laid about

150 garden ties to make garden beds - ties he cut with a small chainsaw.

He boasts: "I've still got all my fingers."

When he was born, his parents were told that he would have challenges with walking, talking, and using his hands.

Today, he enjoys mountain-biking and whitewater rafting. He drives a car without special gadgets.

His parents were also told there was a chance he would be developmentally slow. In fact, he graduated from high school and went on to earn an applied-arts and sciences diploma in recreation administration.

A major turning point in his life, however, was a book called *Do What You Love, The Money Will Follow* by Marsha Sinetar, published in 1993 by Dell. Bortolotto said he found his answer on pages 88 and 89, where Sinetar talked about the power of being a positive rebel.

"The book talks about how all successful people have rebelled against their fears and have rebelled internally against negative attitudes."

"They don't tolerate the fact that they have a so-called limitation. And they don't tolerate the fear that says to

them, quietly: 'You can't do this or something bad is going to happen.'"

"I have been practicing that ever since and you know what? It works. That book changed my life. It gave me an understanding that I could do anything I want as long as I listened to my own positive feelings."

Bortolotto said he believes many people learn to accept limitations and cage themselves in. He cautions business leaders that they can stymie success if they create an environment of limited resources.

Asked about money, he said he's intrigued that big cheques seem to evaporate just as fast as small ones, but he doesn't think about it much.

"I love making money. I love having money, but money gets in the way of everything," he said.

"It seems we're giving it too much power. In some ways, I wish there was a different way of having credit, other than money."

But for now, Bortolotto continues to make money by speaking in public and motivating people to confront their greatest fears.

"My income is constantly growing," he said. "I don't know where the ceiling is."

"And it keeps providing me with new opportunities to expand and explore and to create."

✦ Bortolotto has a Web site at [www.michaelbortolotto.ca](http://www.michaelbortolotto.ca)

## He started with a garage sale

Millionaire used thrift, caution and planning to succeed

It started with a garage sale. Nick said, "People bought things I was ready to throw away. That's when I noticed, everywhere I turned, people were throwing away household items that could have been of use to someone else."

Nick started collecting items picked up at garage sales, refurbished them and then sold them from his garage. "Eventually, I started clearing attics, garages and homes for people who couldn't do it themselves. I got

paid for my time and got to cart away anything that I could use."

"I finally bought warehouse-type buildings and set up year-round flea markets, keeping a small portion for myself and renting out extra space to others."

It seems too simple to be true, but today Nick finds himself in the enviable position of being debt-free and able to retire as a millionaire - a success in most people's books.

His progress was simple and effective:

■ After recognizing that there was a demand for second-hand items, he found inexpensive sources.

■ He kept overhead to a minimum. His recycling business operated from his garage for years and he retrieved, cleaned and reconditioned every-

thing himself, so there were no labour costs to pay, keeping operating costs low.

■ Even though he earned extra income, Nick didn't increase his spending or change his lifestyle. And he kept his full-time job.

■ He invested any extra money in real estate funds, registered retirement savings plans and other investments. He knew little about investing, but figured there was safety in diversity. As a result, his personal worth grew along with his business.

■ Nick timed his expansion to his arrival on solid financial ground. By the time the recycling venture was ready for expansion, his second income, combined with the earnings from his investments, enabled him to move the business into his own rental building, which generated its own income and practically paid for itself.

■ Nick didn't consult a financial wizard, nor does he claim to be one himself, but whenever he moved a step forward, he studied all his options and evaluated each one. When the demand for his type of service grew, so did his business.

One wouldn't have expected that Nick, an uneducated factory worker, to become the success story he is today - but he is.

He succeeded in putting his three files through university, staying out of debt and retiring at the age of 55.

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ON THE MONEY  
RITA MONACO-MANCINI

Though he earned extra income, Nick didn't increase his spending or change his lifestyle.

He knew little about investing, but figured there was safety in diversity.