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Sommario/riassunto	Richard Izard enjoyed a prosperous family background. He raced cars and flew planes. But by the time he was 44, several business reversals had left him nearly broke, desperately selling sheepskin seat covers to the Californians from the boot of his Pontiac. From there, his fortunes improved. He returned to New Zealand in 1980 and with a combination of pig-headedness, ebullient charm, hard work, an eye for the main chance, luck and infusions of family help at crucial times, Izard developed a successful export manufacturing business in the small Northland town of Wellsford. He sold tungsten carbide tipped saw blades to the world and, against the odds, captured a significant slice of the valuable American home handyman market. Even at his peak, however, he was only one step ahead of the banks. After exiting the business at the right time in the early 1990s Izard has gone on to become a significant New Zealand investor.