



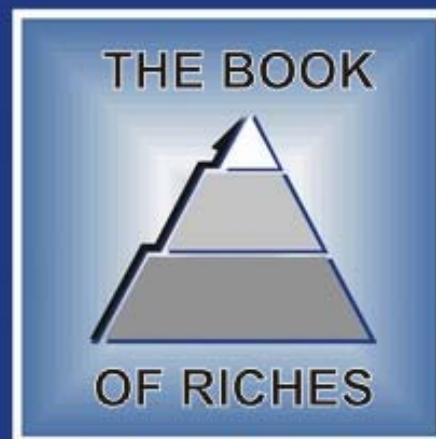
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THE BOOK OF RICHES

Oleg Shramko

Oleg Shramko

Take time by the forelock



www.richesbook.com

Thanks to Andrey Schiller and Artur Juza for their assistance in creating this book.

Oleg Shramko

THE BOOK OF RICHES

Dedicated to B. M. V.

I am very grateful to my friend Dr. Algirdas J.Knystautas for translating this book into English.

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INTRODUCTION

All ages are obedient to riches.

The question: “who will make up the elite of rich in future?” - I can answer unhesitatingly: “You will be a part of it too”.

The fact that you are interested in the subject of this book and you are going to read it in itself tells about your aspiration in building your life differently from most of people that surround you. I’m sure that by approaching the last pages of this book you will realize that you have traveled in mind for 10 or 20 years. You will look at everything from another viewpoint. I repeat, “Another rather than traditional viewpoint at everything around you”. Exactly this value makes rich different from all other people. For one’s turn, their special thinking is the cause of this virtue. Practically all wealthy people who realized how they reached their result agree in opinion that “your thinking has to correspond with the level of your riches before you will reach it.”.

Thinking of riches is the foundation, which you have to start from. It’s impossible to reach any result without it.

I take a liberty of contending that this is the most important aspect on the way to riches. This book is “a book without an ending”.

Its primary task is not just to set out the secret of founding a new business idea, constructing business, gaining the ability to order your money in correct way, and tell about the formula of Riches. It is to unite you and all who crave to achieve Success in life.

Approaching your aim accompanied by an equal is much more comfortable and suitable than approaching it in loneliness. Or accompanied by those who are below their potential. Equal and strong will give you energy on your way, the weak will distract. Those people who will be able to read this book on your level of understanding are worthy of your attention and friendship. They will be a kind of support in your life and business.

But how to single them out from the crowd, how to be sure that they are exactly those who share your thoughts and plans? This book is a “litmus stick”. Are the success, riches, social position the objects you are interested in? Answers for these questions are here.

Becoming the owner of this book, you are getting an opportunity to become a member of the “Club of Riches”

Where you’ll meet like-minded people with energy and aim. Believe me, there is nothing more powerful than this energy. To become acquainted, to enter both friendly and business relationships. **Years will go by and these contacts will become invaluable.**

More and more beginners will join the club every year and every day.

Elders will pass them their experience.

The beginners will finally have somebody to ask for advice.

So I call this book “a book without an end”.

It’s written in a condensed form. Only the most important aspects are considered in more detail.

I could say that this book is a test for ability of information perception.

A word is enough for the wise.

Fixation (concentration) of attention on useful information is the skill, which is necessary to form in yourself.

Analysis of obtained information follows the fixation ability in trying to understand this information.

Using of useful and well - analyzed information in your life is the way to success and riches.

Thinking of riches

That you aspire to read books like this tells about your skills of perception of information contained here as well as about your big WISH to become rich.

BECOME rich BEFORE you will be rich.

The more you think the thought is
YOURS, the more it belongs to you.

A thought, idea, or a strong wish will become reality if you work diligently with it. Most of people are not ready to go on doing what they started after the first fail. There are many examples when somebody gave up doing something he or she started and another one who caught up the deal and by finishing it became successful and rich. This fact may look strange and disappoints disappointing. Before you reach Success, get ready to go through all the failures and faults. It's not right to be afraid of them but right to learn from them. It's necessary to analyze, look for reasons and find solutions. Everything starts from a wish and a decision that you are ready to embody it. The moment you start doubting the result, you determine the destiny of your idea or your wish.

The thought pointed at Success will lead you to Success. The thought pointed at a fail will lead you to it. This is the secret of the way of thinking of rich and successful people! It differs them greatly from all other people!

The upbringing forms your thinking in many ways. In most cases, it's the thinking of fail! As soon as you transform your thinking into the winner's thinking, Success will follow you by itself. You will be greatly surprised. You'll ask yourself: "Why hasn't it happened to me before?" The answer is: "Because of your thinking!"

There is no phrase "I can't"! Human thought doesn't have limits. The things which seemed impossible for millions of people became a normal reality of today! Look what happened to telegraph. If some time ago somebody said that it would be off the face of the earth and forgotten like a trifle nobody would believe it. and that's putting it mildly. The first thing needed for realization of your wish to become rich is to learn thinking in the riches' categories.

There is nothing impossible in it. It's absolutely unimportant how much money you have today and at which social level you are. If you will understand the main idea of this book, you'll be on the right way. By the way, reading this book is a part of no small importance. Aspiration for Success is the thing, which sets you on the road of doing better. By my own example and that of other rich people, I confirm:

- most of world's rich people started practically from nothing
- the way to Success is not fast and easy. But if you will not succeed, others will
- belief and persistence must be your constant fellow travelers. To lose at least one of them means to stop and lose them both; it means start falling down.

The wish confirmed by an action leads to realizing your dream. Your thinking will be your number one assistant. It's necessary to make your thought work, advance it and never hope just for a chance.

It's absolutely unnecessary to be well educated. Riches and success must be come from inside of yourself; you must crave for it as you crave for life, love, and sex.

A scientist, composer, or writer can't do without fantasy but if you want to be rich, the only thing you need is ANALYTICAL MIND.

| ANALYTICAL CAST...

It's the first component of the riches' Thinking.

Let's analyze it in more detail.

It's the considerable difference between the rich and the poor. It's an acquired value and is in my opinion Why is this value so important on the way to riches? Because this road is not so easy and is full of surprises. So, the speed of your advancing depends on how you analyze the present, the past and the future. Analytical cast is formed by processing commercial and other kinds of information. One of the most important and valuable components of your success is the **ability to concentrate and analyze** obtained information. The correct concentrating and analyzing of information will teach you **to generate ideas related to commerce**. It will be the foundation of your business and gaining your capital.

The main thing is that you mustn't spare resources for gaining information. In simple words, from the beginning of your way to riches it's necessary to obtain an access to commercial and other information in printed and electronic forms. Unfortunately, human memory is organized such a way that not all the information is safely stored, so you have to work out a suitable form of keeping information for yourself. For example, by dividing it into categories and folders. You have to make notes by categories while processing the information.

Here are some of them (it doesn't mean you must have the same list):

- Realty
- Finances
- Trade
- Production
- Facility
- Internet
- Politics
- !!!

When you get information from any articles or advertisements, you should build a chart in your mind and think about the reasons for appearance of some product in the market and what the structure of a particular business is like. It's not necessary to learn it in depth but it's necessary to know its structure.

If you don't have enough information to build a structure of some business, you should visit this company unhesitatingly by yourself. You can do it like a "consumer" and it's called "informational business scanning". Don't have any doubt that your own business does or will do the same but in more ways. This value of business was before, it's present now, and will be in future.

A little digression: my friend's son decided to gamble with the FOREX money-market (based on the difference of the rates of exchange) with the help of some commercial credit companies. So, my friend (he's one of the well-off people of "Production" category) asked me for advice:

“I want to apportion 30 000 dollars for my son. He’s been gambling on the test-version for half a year. From the input of 30 000 he has the output of 34 000. What do you think about this?”

I advised him to create a similar financial company. In this case, he would not lose because who lose are players. But he didn’t run risks. He was afraid that his son would not be able to manage a company like that.

“You should analyze the structure before putting your money up”, - I advised him.

“Everything is clear enough. He sends 30 000 dollars on this company’s account and it opens a sub-account on my son’s name and provides ten times multiplied back-up line for him for the whole day. So, he can gamble with 300 000 dollars, which gives him much more chances. Of course, he pays the credit and he must turn it back at the end of the day. If he doesn’t close the positions and decides to use their credit the next day he’ll have to will pay bigger interest”, - my conversant continued.

It’s clear that the company let him have a virtual credit and earns money on it. Whether the player wins or loses, he pays the company for its intermediate services and credit. The main thing was that the production worker lost control under his 30 000 by giving his money to the company. But my conversant “the production worker” went on thinking the above way for his son. Then I advised him: “Visit the company and confirm that you will give 300 000 dollars to your son. So he will not use their credit and for this you should create an account in the bank which the company uses. Then pay the company only for its intermediate services to enter “FOREX”. “It’s impossible”, the company answered. I didn’t expect any other answer. The production worker saved 30 000 and understood how important is to know the structure of the system which you are going to put your funds in. This kind of information is also needed for generating new ideas and analyzing the very concept of trade.

Why? New ideas are created in different categories and in complex of some components from different categories. For example, Ray Crock who is the founder of McDonald's network. Once he said: "I do not make business with hamburgers but with realty". Composition of two different directions helped him to create a unique business and lead him to riches. I'm sure you'll ask what is the category "!!!". There are hi- and low-level cheaters in all business groups. It's essential to know their tricks. You will meet them all the time you'll be running business. Keeping your capital intact depends on your understanding of cheaters' tricks. Analyzing the charts in "Realty", "Finances", "Trade", "Production", "Facility", "Internet", "Politics" categories, the "!!!" category should also be analyzed.

Always remember that
To SAVE is much more DIFFICULT
then to earn.

Then SHORTER and CLEARER the
thought, more effective it is.
Short and clear STATEMENT OF AN
IDEA is the characteristic of your
LEVEL OF PREPARATION for its
realization.

A PRODUCTIVE IDEA AUTOMATICALLY ATTRACTS the productive ideas of people that surrounds you.

It's a GREET SKILL to choose a couple from a thousand words, which will replace that thousand.

Being able to CONCENTRATE THOUGHTS AND FEELING is one of the greatest skills of riches.

IDEA generated by mind is the CAPITAL accumulated by LABOUR.

THOUGHTS expressed by riches are more VALUABLE THEN MONEY. This is the second component of the riches' Thinking.

Thoughts and experience of riches are the IMPULSE FOR MINDE which helps to shorten the way to the desired aim.

You should analyze it and learn on it; try to transform and improve it. With its help, you will be able to reach your aim not in 20 years but perhaps in 5 or 10 years (Is the game worth the candle?).

Thinking of riches... Why do they think another way than other people? This is the main question I have to answer. This quality radically sorts them out from the majority.

You will not see an example if nobody was thinking like this from somebody around you. Many people never learn of it! However, everyone is given a personal chance to reach one's destiny. But many people don't understand it and don't use it. Years pass and some people understand that they have missed their chance. If you know somebody **rich and who has the Thinking of riches** then DO NOT MISS YOUR CHANCE. Be apprenticed to him as if he is he's your tutor. Show him that you're interested in him. It's important because he may leave your life and somebody else will use your chance.

Growing up, the riches become ready to share their experience, their business skills, and viewpoints. But it's a rarity to find a good follower. Joining a rich man (I don't mean by working in his company) requires the ability to use the situation correctly. **As a trainer and a sportsman in sports, there is a rich man and his follower in business.** Is it possible to have good results for a sportsman without a trainer? Yes, but it's very unlikely.

Expressing beautiful words requires certain skills; coming straight to the point requires THE COMBINATION OF CQUALITY OF MINDE AND A LIFE AXPERIENCE.

Ability to RECIVE THOUGHTS AND IDEAS is obtained. So, obtain it and you will like the results.

Idea, which is REALIZED by mind gives an unexpectedly good results.

INDEPENDENT FUNCTIONING OF MIND is a special feature of riches.

THE CORRECT THOUGHT doesn't need to be explained. In other cases, it must have been expressed incorrectly or somebody is just not able to understand it. Ability to understand thoughts correctly is the foundation of forming YOUR OWN VIEWPOINT at everything that surrounds you. It will form your own principles.

Every mind needs useful thoughts and ideas. Concentrating on these thoughts creates huge SUBCONSCIOUS ENERGY.

THOUGHTS "PLANTED" in mind are the "roots" of their great realization in future.

Learning how to THINK and how to PUT YOUR THOUGHTS IN ORDER is like learning letters; without them you won't be able to read the book about riches.

MANAGING YOUR THOUGHTS AND TRANSFORMING THEM INTO MATERIAL FORM is the direction you have to take to improve your mind. Then you will reach success and riches.

If your interlocutor flaws your thoughts and ideas, it means just that you have to change the interlocutor. BE WISE WITH THE WEAKNESSES of surrounding you people.

The ability to think IS THE WAY TO FREEDOM, RICHES AND INDEPENDENCE.

THOUGHT is the beginning of all beginnings; so, it's the starting point of your WAY TO RICHES.

An EFFECTIVE THOUGHT has is an invisible material. An existing material form is an effective thought in the past.

DETERMINE YOUR WEAKNESSES and get rid of them. Do it calmly and with confidence. In other words, MAKE YOURSELF A LEADER.

Let's consider it in more detail.

As it's known, not everybody can be born a leader but everybody can become a leader. It's impossible to be rich and not to be a leader at the same time. It's necessary to overcome everything which doesn't let you to become one. Recognize your weaknesses and work on them. Most people can't overcome the fear of age. It doesn't matter how old you are on the way to riches. Elder doesn't mean more intelligent or experienced. The only mind factor of yours is the size of your "working" capital. Of course, only if it gained by your own mind. "Working" capital is the capital, which is used in business and is increases by itself.

It's no wonder today to be a 25-years-old millionaire (I use the word "millionaire" in dollar terms in all chapters of this book). At the time of particular "industrial" evolution, it was possible to become a millionaire only by coming into fortune from your parents. Now, it's the time of technological evolution and it's normal to see a young millionaire. Think analytically and generate new ideas, then you will gain leader's skills. You always have to develop your ideas. You have also to get information about commerce and the structure of mankind in general. Leadership is inseparably linked with psychology of managing the masses. Let's make a little chart – population of the Earth:

Top – 6%

Medium – 82%

Bottom – 12%.

Just think about this:

- All Earth's population is managed by only 6% of it.
- 12% are the people who practically don't have their viewpoints and ability for thinking.

These factors don't depend on territory.

You can be a leader of one of these three groups. You have just to choose one...

There are a lot of books about leadership's psychology but I insist that it's possible only by supporting your ambitions.

AMBITIONS...

Be comfortable with this quality. It's necessary to have it on the way to riches.

It's absolutely normal. It's like ambitions of an unknown sportsman to become the world's champion, a singer to become a world famous star, a politician to become a president. Ambitions supported by the thinking of riches will lead your mind to self-realization by catalyzing it.

The part of population, which tries to think we can call public. About 12% of people **DON'T HAVE THEIR OWN THOUGHTS.**

Less time you spend for trifling thoughts more time you have for creating the PRODUCTIVE IDEAS. Be sure, they will appear. THINK at any point of your way! It provides a constant MOVING FORWARD.

Mind is the engine and your thoughts are the fuel.

Ideas do not come to the lazy minds.

An idea missed by mind is the missed profit. It must be noted or it may be forgotten.

It's an irreplaceable loss. Every new idea which comes to you is worthy of respect. It's a product of your mind enriched with commercial knowledge, it's the result of your thinking. Do this with the feeling of adventurism.

When the idea of constructing the new modular 8-cylinder engine came into Henry Ford's mind, he gave instructions to his engineers to work on it. They said it was almost unreal.

However Ford, as all other rich and success people never gave up!

"Work until the result will be obtained", - he insisted. His persistence was unlimited. Months of unsuccessful engineering work passed. All time reports came that it was impossible.

But he didn't cancel his instructions. So, what do you think!? The problem was solved – the engine was constructed. The engine was developed and now cars of different brands are equipped with it. Perseverance and belief in your idea are the things, which will lead you to riches.

Our world is changing all the time. Its improvements need new ideas and people who create and realize them. Persistence and perfect understanding are the things, which will lead you to the “finish” leaving weak and diffident behind.

If you want to become rich, you must learn how to transform the idea into reality. Nobody can appreciate your idea at its true value. It confirms the experience of riches who started from nothing, even with negative thoughts about their opinion on their friends and relatives. **Even failures confidently help you to approach the Success.**

AS PEOPLE and their THOUGHTS
can't be identical, their ACTIONS
can't be identical either.

The ability to use the correct thought
IN TIME is the value which successful
and rich have.

A thought and an idea ENRICHED
WITH THE LIFE EXPERIENCE are
the main components of Success.

All people who can think HAVE A
LOT IN COMMON. It doesn't de-
pend on their nationalities, religions,
and views on life. Strangely enough,
fools too.

FIRST THINK, AND JUST AFTER
THEY SAY AND DO THIS, - this feature
differs us from those who first
say, do and only then think.

Wisdom and foolishness are like a
herder and his herd. HERDER is just
ONE and his herd consists of thousands.

Wisdom DOES NOT GROW OLDER
but matures.

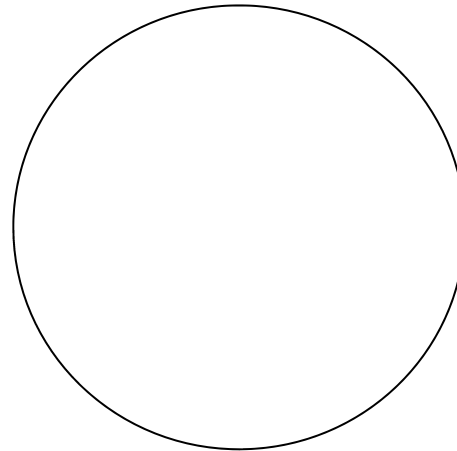
INTELLIGENCE given to a man by
nature can be supported by education
but no education can make him intelligent
without NATURAL INTELLIGENCE.

In a word of a classic: "Born to creep
are unable to fly"

Living in society and being free of it at the same time is IMPOSSIBLE.

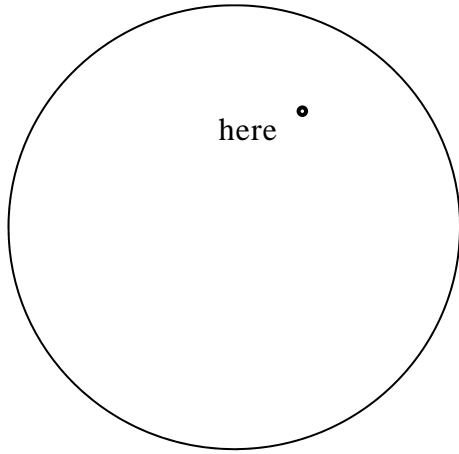
Being tactful, self-restrain in any situation create a positive public opinion, which DOES NOT helps your advance. Disregarding this may take too much of your energy which you could use to approach your aim. I'd like to propose you a test. For me, it's a very interesting one:

Please, put a point in any place of this paper.



It could be put

here •



here •

Or here



| BRAKE ALL THE LIMITS in your
| imagination. The whole world is open
| to you.

| To feel self-satisfaction means to stop
| improving.
| DISCONTENT of yourself INDUCES
| ACTIVITY.

It's WISDOM if SIMPLICITY is the background of the success and riches.

MODESTY is directly proportional to riches and greatness.

IT WILL GREATLY DIMINISH your way to riches.

LAZINESS (in the correct meaning of this word) WILL HALPING YOUR FORMING your thinking directed to riches.

I mean unwillingness to do routine work by saying the word "laziness". Routine work, which is repeated every day.

Determine your LIFE PRINCIPLES
and act according to them.

A man without life principles is like a
car without a steering wheel.

Inquisitiveness is the feature which is
necessary to gain. It will lead you to
the spheres which can't be visited by
those who don't have this feature.

Future lays with THE WELL-
INFORMED thinking man.

DO NOT BRAKE DOWN IF IT'S A
FAIL. DO NOT RELAX AFTER
GAINING SUCCESS. Moreover,
work harder to save and increase your
results.

Satisfaction of your needs without an
objected aim of your life is the destiny
of weak.

It's an obligatory thing to have your
clear aims.

It doesn't matter what period of time
it is (it can be an hour, a day, a week,
a year or some years). Your aims are
like roots of a tree. They can grow up,
change, and die. They are to feed a
trunk which is named to be the prime
aim of your life. It's very important to
know it.

The primary aim of your life is more
then a half of the way to Riches.

Just move reaching your Aim and forget about any retreat. Some people can realize it by themselves, another ones need help of some cunning.

I'll describe how to use "cunning" for you. Tell about your aim (for example, to become rich) to the most important people to you. The "cunning" is that you are important for them and they respect you. This fact will always encourages you, will makes you work harder to avoid disappointing them and save their respect. Organize your actions. It must be supported by craving the wish to become rich. It's stronger than any fail. There are some principles which will help you:

- you should determine the size of riches you want to gain in some period of time;
- the period of time must also be determined;
- finally, make the plan of your actions.

These are the "three whales" that will be a kind of platform for you. You will create them by yourself and they will support you all the way to riches.

Your happiness is totally in your hands. If you are not happy, you already know WHERE TO LOOK FOR the reason.

The chance... Get ready to meet it. It helps only the minds that are prepared. DON'T MISS IT when it appears.

All ages are obedient to riches.
YOUR FUTURE MAY DIFFER
FROM YOUR PRESENT SO MUCH!
You will be able to set the real value of
it only by analyzing your past.

If there is no aspiration for SUCCES,
there is no aspiration for happiness.
Aspiration for happiness is the key to
respect.

| Thinking analytically is enough to
| GET as much BENEFIT from your
| failure as to get from your success.

| Mankind is advanced by those who
| are not afraid OF REALIZING
| THEIR IDEAS.

There are no limits for thinking but of UNDERSTANDING. It mustn't stop you. Those who advance break all the limits. The best example of this is the of evolution of mankind, it's culture, science and business, of course.

OUR VOCATION IS TO DO IMPOSSIBLE THINGS. Making huge efforts, passing through obstacles created by middling people we transform impossible into possible.

The level of a man's INTELLECTUAL development and his moral level determine his greatness. Do not ignore these factors and they will make you a Great person.

Don't make idols of celebrities. In most cases, they are just small components of big business systems, which are under control of the "GREY CARDINALS". Practically, nobody knows about them. However, **THEY ARE EXACTLY THOSE WHO ARE WORTLY OF YOUR ATTENTION.**

Only those really can who are **SURE THAT THEY CAN. PERSISTENCE AND STRONG CHARACTER** are necessary qualities of a rich man.

Just FEEL freedom from working on “boss” and you won’t be able to imagine your life without it. Self-respect is a unique pleasure.

Riches gained by own labour is the highest rating of human activity.

Food, habitation, children, sex... Most of people live in these categories. That smaller part of people adds something more to it. They look for the MEANING of life, their destination, and their place in the endless development of mankind. Those who try to answer this question are in constant SEARCH worth of respect. SEARCHING brings the ANSWERS, which can differ from opinions of others. In my opinion, nobody knows the absolutely correct answer. Search generates action; action is the way to the top.

APPRECIATE YOUR TIME.

Approaching to riches requires the continuous self-education at business and everyday life. All your free time try to use for advance. Your future depends on how you use your time at present. It’s not easy, of course. But I don’t know any other “recipes”.

THE FEELING OF ADVENTURISM
and a huge wish to realize your ambi-
tions by gaining perfect results is the
main component of the riches Think-
ing.

Remember where you come from.
Live where it is COMFORTABLE for
you to live but, don't forget those peo-
ple and situations which formed your
PERSONALITY.

No riches worth of your FREEDOM AND YOUR NAME. These categories are invaluable. Only fools don't understand this. There's an UNLIMITED number of chances to reach considerable riches in legal way but it's only for clever ones.

SELF-CRITICISM is the quality which you need to form in yourself. Where business can't exist without an audit, the way to riches can't exist without self-criticism.

Your mind must process the past and present situations all the time. However, it's not enough. The great ability of riches' is to **PROCESS THE POSSIBLE FUTUR** situations so as to give you the ability to be ready for them.

Managing your future using your present and managing your present using your future is the skill which will make you a steady person. No situation will make you to lose your self-control.

Don't afraid of **IMAGING** yourself rich. Form the behavior of the man whose riches limits exceed your limits of riches by the factor of million. Create your budget; control your receipts and expenditures. I mean, create the **"VIRTUAL" WORLD OF YOUR FUTUR LIFE**.

This is the third component of the riches' Thinking.

Your life is like a game of chess where the CHECKMATE is the WINNING. However, try not to CHECKMATE your opponent. In this case, you will make an ENEMY of him.

Your AMBITIONS lead you to read this book. Some invisible impulse makes you to transform your ambitions into material form - money.

Ambitions must be supported by belief. It's the feeling of great energy. It needs to be strengthened every day in your sub consciousness. What is the difference between poor and rich? Thoughts of riches materialize into money.

Why not? Poor people dream to become rich. It's not enough ambitions and belief for poor people. They are broken by their "negative" thoughts. As soon as he will form the "positive" impulses in his sub consciousness, his mind will work the other way. The limits of unreal will get further and impossible things will become possible. Every day you will realize that you go further and further from your start point. You will understand that actions and your thoughts are unlimited.

Only a small part of people advance the world by transforming their thoughts into actions and into riches. Join them and you will be rich!

When you have an aim to become rich, don't concentrate on the size of your capital. Concentrate on realization of your ambitions to be rich. You can't know the highest limit of your riches. Any limiting like "It's enough for me to live" makes just a simple consumer of you. It's not enough to make a good career and business. Riches are different, too, and its very important. They divide into **rich-hoarders and rich accumulators**. Let's analyze the following.

Rich-hoarders gain all their wealth from their relatives and people nearby.

Rich accumulators spend no more than 10% for their relatives and close people. The rest of the capital they use for realizing their ambitions. In most cases, it's organizing of educational, scientific and other funds, which advance the mankind.

They are the creators. For history they are like creative politicians and scientists. In other words, **they "plant" the tree of their life.**

Rich-hoarders can't boast of this. Their ambitions are only to provide for their maintenance.

Rich accumulators get much more success because their stimulus is much stronger than the stimulus of rich-hoarders.

The meaning of the life is its ending.
The earlier a person starts thinking
about the end of his life, the more fruitful
he wants to live the rest of it.

This is the forth component of the
Thinking of riches.

Understanding the fact that your life is
unique and only you gives you such a
strong energy that everything becomes
possible.

*The four components of the Thinking of
riches:*

1. Analytical cast is formed by processing commercial and other information. One of the most important and valuable components of your success is the ability to concentrate and analyze obtained information. The correct concentrating and analyzing information will teach you how to generate ideas related to commerce which will become the foundation of your business and of course the capital.
2. Thoughts expressed by riches are more valuable than money. Thoughts and experiences of riches give an impulse for a mind which helps to shorten the way to the objected aim. You should analyze it and learn on it, try to transform and improve it. With its help, you will be able to reach your aim not in 20 years but in 5-10 years.

3. Don't be afraid of imaging yourself rich. Form the behavior of the man whose richness exceed yours by the factor of million. Create your budget; envisage your receipts and expenditures. Create the "virtual" world of your future life.
4. The meaning of the life is its ending. The earlier a man starts thinking about the end of his life, more fruitful he wants to live the rest of it. This is the forth component of the Thinking of riches. Understanding the fact that your life is unique in your hands gives you such a strong energy that everything becomes possible.

Business and work

The primary task of your business is to ENDOW you. It will defray your expenses for life support.

This is the first component of business success.

When you don't think about what will support your life tomorrow, your thoughts become free for solving more global problems related to your life-building and extending your business in many ways.

GENERATING THE COMMERCIAL IDEAS.

Let's consider it in detail.

This quality comes from the ability of thinking analytically. You will generate lots of ideas by processing the commercial and other information. It's very difficult to make your mind work this way. May be it doesn't seem so but it's a fact. It's like learning to drift. In the beginning, you have to think which gear to use, where to hold your hands and which mirror to look at. Experienced drivers do not notice how they switch their attention from one mirror to another during eating a sandwich with a drink, talking to a fellow passenger and listening to a music without losing control. Your brain functions the same way. It will resist in the beginning by sending impulses like "let's have a meal" or "it will be better to do this tomorrow" but only you can make it work the correct way.

You have to gain it as soon as possible. **Never ignore the ideas generated by yourself.** Add every idea to your “Book of ideas” even if you think it’s useless or unreal to realize. Your ideas are the most valuable things, which are created by your brain during all your life. When your brain will work automatically, the ideas will come to your head even in the most unexpected moments (at midnight, during traveling or a party).

Do not postpone adding them to your book; just note it on a piece of paper and then add it to your book. **The worst thing is to forget your idea.** There is a rule: one idea out of thirty has a chance to become reality. Being written down it will not be lost. It’s always possible to arrange your ideas later. The founder of McDonald’s acted this way.

The book of ideas will teach you to use the commercial thinking and combine the new ideas with the old ones.

It will give you an ability to set the real value of your advancement as a person and the owner.

For me it’s very interesting to compose the ten-years-old ideas with newer ones and getting the NEW ideas.

THE RULE 75/25.

Divide your profit into two parts:

75% is for accumulating your means of circulation and investing into ACTIVE ASSETS, which gives you the guaranteed profit (one of these ACTIVE ASSETS is industrial and commercial property which is bought and rented).

25% is for your personal expenses (everything, which is necessary for your life: accommodation, food, clothes and the rest). A lot of businessmen finish their career bankrupted or “marking time”. It’s because they don’t follow this rule.

If 25% of your profit is not enough for you to handle your needs, you should think first how to INCREASE YOUR PROFIT such a way that those 25% would be enough for you.

It’s the second component of the business Success.

For ages people thought art and science were the components of development and progress of mankind. No doubt, BUSINESS WAS ADDED to this list.

The system in which a government will be able to UNITE THE ENERGIES OF SCIENCE AND BUSINESS, will be the leading one.

The model of society (Circulatism) in which the riches will redistribute some part of their funds VOLUNTARILY AND KNOWINGLY to less provided social groups (according to the principle of circulation of water) will be the most stable developing model of social state. One people will “feed” another and vice versa.

Business must be CARRIED on WELL or it mustn't be carried on at all.

BUSINESS IS THE COMBINATION of provident and shrewd mind with unlimited IMAGINATION.

Encourage the initiative of your workers. DO NOT BE FULLY AUTHORITARIAN IN YOUR MANAGEMENT.

As soon as possible, MODERNIZE your business.

If you will do well in choosing your business and put your heart into it, **SUCCESS WILL FIND YOU BY ITSELF.**

Every business requires preparing, huge preliminary information, **MIND MATURITY, AND THE EXPERIENCE.**

It's the quality of a successful businessman to make the correct **DECISION WHEN IT'S NEEDED.**

APPROACH THE AIM AND REACH IT... Let someone else do this. It's more than just hard to realize it.

An expensive car, a fashionable suit,
the last model of a mobile phone...

Your secretary, driver or top-manager
may look like this.

Your “place” amongst riches fully de-
pends on the size of your **WORKING
CAPITAL**.

Beyond any doubt riches recognize
each other during communication, in-
dependent from their appearance.

Your age and appearance don’t deter-
mine your “level” in business but ac-
tions does.

SELF-RELIANCE. Do not start be-
fore you feel it.

It's better to TRY and FAIL then not to try at all.

It is also necessary to have some skills in “failing”: it must not stop your advancement in the long run. If you can say that you're a well-provided person and have a well-paid job, it would be expedient to use a scheme (as I call it) of “The system of running the parallel business”. I'll describe this system in some words for you. You choose and start your business (or like a companion; for example, by joining other members of the club) in you have free time. So you don't rush to the business at the beginning and you don't leave your current job. You do it in parallel with your main job. This way you avoid the risk because you don't know if the business will be successful or not. So your main job will be a kind of escape route for you. You will decide if it will be your main job or just a “parallel”.

For me, business is the only human activity, which doesn't require any professional knowledge. IT CAN BE BOUGHT by paying a professional for it.

USUALLY REALLY GOOD IDEAS
ARE NOT SO COMPLICATED.
THEY ALSO HAVE THEIR
“VITALITY POWER”.

Any idea must be processed by mind.

A good idea sometimes needs to be
corrected for HUNDREDS of times.

BUSINESS IS A PROFESSION. It's
impossible to become a professional
of your work if you don't truly love it.

Everything you can see around you is created by you present or future COMPETITORS. No matter if it is a car, clothes or a house...

You will compete for the client's money. It will be like an invisible fight. So many times, I managed to convince my client of buying a profitable business instead of buying an expensive car, for example. Acting this way, I led him from an "invisible" competitor (in this case, car seller).

Before starting a deal find out information (as much as you can) about your competitors. Find the weak spots in their business. Your business does not have to be better than theirs. It must be MUCH BETTER. Find something special to propose; something, which other do not have. There is no sense in just copying. There is a sense in making it better and modernizing. No matter if it relates to goods or services.

Don't start the business, which will
dispute for existence. Every day you
will need to ADVANCE IT.

The light sense of dissatisfaction is the
thing which makes the businessman to
move ahead.

Constructing a new business but not the size of your profits is the most important but GUARANTEES of its moving ahead.

In order to extend your business, it's reasonable to take funds on credit only if it makes a profit of 10-20% on the output. THE SIZE OF CREDIT must not be larger the 1/3 of the capital. CALL IN A CREDIT in time or earlier. IT MUSTN'T BE CALLED IN AFTER THE CONTRACTED DATE.

Don't be in a hurry to extend your business. The EXPENSES for extending must not be larger then $\frac{1}{4}$ OF YOUR WORKING CAPITAL.

Raises and falls in economy and customer demand are endemic in all countries. The real businessmen will gain profit in both cases. SELL IF IT'S RAISING AND BY IF IT'S DOWN.

PROFESSIONALISM AND PRIVATE
QUALITIES FROM one of the important factors of your business success.

Business is like a car. It consists of many small and big parts and mechanisms. If one or some of these things fail it may cause an accident or a catastrophe.

You develop your business by teaching and encouraging your personnel. It's in your hands to create friendly and productive atmosphere in your team. It depends on your managing skills.

PETULANCE is the quality, which you and your personnel **MUST NOT** have at all. It's not the way of real businessmen.

Advertising is very important in business development. It must not be neglected or overestimated. There is a stated rule in business world: no less than 15% of your PROFIT should to be INVESTED into advertising.

BUSINESS IS always a STRUGGLE.
To avoid this struggle don't start any business.

| Having a market for your production or services is practically a guarantee of your business success.

This is the third component of your business success.

The most secure business is the business created for the targeted Consumer (commonwealth or commercial subject). It's the situation without risk of loss when you have a deal with a civil servant or with a manager of a big company. In this case, he commands a ready market for your production or services by using his official position (for example, it can be state or commercial order). You do it without any breaks of law because he knows what conditions you have to provide to get the tender for receiving this order.

| Earn how to be EFFECTIVE in business. Ignoring this may cause failure of your business.

| Earn how to use the “BRAIN
STORM” method.

I’ll describe it for you. While discussing a new idea (alone or with your companions) you do not criticize it but develop and expand. It’s done for providing the “viability” for the idea. Not criticize the idea and flay it but improve it.

| IF YOU ARE NOT INSIDE, YOU
ARE OUTSIDE.

It relates to contacts and ties in business. Your friends from the “Club of riches” may become an invaluable source of BUSINESS CONTACTS all over the world.

Sometimes it requires years to create a good commercial idea. That's why it's very important to **ADD ALL YOUR IDEAS** to the **"BOOK OF IDEAS"** even if they seem unreal.

It's the fourth component of your business Success.

Every business is followed by ups and downs.

They depend on economical booms and social depressions. It can be also caused by development of your business. It must be diligently improved and modernized in all ways related to the quality and accommodating production and services. Your business must function in two levels. The first level is sizing up. The second is creating the plan of actions for increasing sales in order to get more profit. If you see the raise of your business, don't stop, improve it. Create a plan of actions for a failure and you will not be had over the barrel. Don't ignore your "working capital". No matter if you deal with sales or services. **WORKING CAPITAL AND ACTIVE ASSETS** are the two things your can relay on if there is a failure.

DO NOT BE AFRAID OF COMPETITION.

It's bad for your business. If it is improved and dynamic, your competitor will be just an encouraging factor for your further success.

Don't let your MIND and VIEWS growing older. Be in touch with the young people. They are your future clients. Don't ignore them.

PLANNING is a very important thing in business.

Create the plan of your actions before starting anything. Business is like chess play. Think about your future turns in depth to strike in the right way. Like a sportsman, a thinking businessman is “doomed” to success. Let’s touch upon a question of Klichko brothers’ success. Once they told that they play chess to use the chess strategy and tricks in boxing. The only thing I can say is “Ten points!”. I don’t know any other sportsman who acted this way. Their success is great. As they are the sportsmen of the new generation, there are the businessmen of the new generation. They can compose their business experience with the tactical planning of their actions for gaining the greatest success.

The products or services you’re going to propose must be CONTEMPORARY and USEFUL.

It's never late to ask yourself: "IS THE DEED I'M DOING MINE?"

There are many people, who started their own business at the age of 50 or 60 years. They had such a big success that the only thing they regret was that they hadn't started it earlier.

DON'T MIX YOUR BUSINESS UP with your private life: family, rest, sex... As soon as your business starts working for your private life, it becomes a "family shop". THIS KIND OF BUSINESS WILL NOT LEAD YOU TO RICHES.

| A serious and correctly debugged business OUTLIVES ITS FOUNDER.

This is the fifth component of business Success.

| You need some time for self-education and creative work. Reassign THE ROUTINE MANAGING of your business to your personnel. Reserve to yourself only THE CONTROL FUNCTIONS AND THE RIGHT TO MAKE GLOBAL DECISIONS. Construct your business functioning such a way that it would not require your DIRECT PRESENCE.

The five components of business Success:

1. The primary task of your business is to endow you. It will defray your expenses for life support. When you don't think about what will support your life tomorrow your thoughts become free for solving more global problems related to your life-building and extending your business in many ways.
2. If 25% of profit is not enough for you to handle your needs, you should think first how to increase your profit such a way that that 25% would be enough for you.
3. Having a market for your production or services is practically total-lot guarantee of your business success.
4. Sometimes, it requires years to create a good commercial idea.
5. A serious and debugged correctly business outlives its founder.

Money

MONEY is only the INSTRUMENT on the way to riches. It's like a forte-piano for the pianist who wants to become worlds' famous.

This is the first component of the riches' Attitude to money.

Money COME TO YOU from the others' pockets.

This is the second component of the riches' Attitude to money.

A man as a living creature is an integral part of Nature. A man exists thanks to everything around him. Moreover, thanks to surrounding him people. The harmonious world of Nature functions this way and we are unable to change it. But, being a thinking creature and gaining riches, a man has to think how it would be better to organize his riches. Acting this way he gets the chance to become a part of **mankind History** and approaches to the answer the question about **the meaning of his life**.

It's difficult to earn money but, it's much MORE DIFFICULT TO SAVE IT.

This is the third component of the riches Attitude to money.

That's why you have to learn saving while accumulating. I'm going to tell you some important things which will help you to save you funds.

1. LEARN NOT TO LEND.

If you can't say "no", your way will be much more complicated or unsuccessful. Struggle for your money will start as soon as you will have it. More money you have, more people to share your money with you. Almost all people lend money: old friends and new ones, relatives... I thought up some methods, which help me not to destruct relations with my near people but to go with the stream.

A little digression. If you've been communicating with someone for one year, you can say you know this person a little. If you've been communicating with this person for three years, you can say that you know him well. But, only after five years of communication you can contend that he can be your friend. It's experiential and no matter if it is your relative or a new acquaintance.

I divided all surrounding me people into three groups and follow some principles. If I know the person less than one year I say him: "Unfortunately, I don't have an opportunity to lend you". I'm not afraid of losing him. Believe me, you'll meet many people like that. They are "leeches", they will "disappear" as soon as they get or not get your money. It will be the same result but, your money will be saved. If I know the person from one to three years, I'll listen to him and try to understand. If he persuades me that he really needs this money, I'll lend him money.

However, not as much as he asks but as much as I'm not afraid of losing if he will "disappear". This way I filter surrounding me people. If I know the person for five or more years there's no need to lend him money. He would not ask for this because five years is enough to learn and follow my principles. In other case, he will not be my Friend any more. It's better to choose your friends from like-minded people and there will not be any questions about debts at all. I hope this book will help you to choose the real friends.

2. FOLLOW THE 75/25 RULE.

3.

There are hi- and low-level cheaters in all business groups. It's critically important to know their tricks. You will meet them all the time you will be running your business. Keeping your capital intact depends on your understanding of the cheaters tricks.

Analyzing the charts in "Realty", "Finances", "Trade", "Production", "Facility", "Internet", "Politics" categories the "!!!" chapter should also help.

Before putting the money up analyze the structure of the system you're going have to deal with.

4.

Everything related to investment and making major decisions must be processed by the 3 DAYS RULE. If you think some decision is correct, postpone it till tomorrow. Think of it all the time. Tomorrow, if it will seem correct, postpone it to the day after tomorrow. If it will seem correct the third day, it stands a chance of being a good one.

5.

ALWAYS LEAVE OUT OF ACCOUNT THE MONEY YOU HAVEN'T EARNED YET. Even if there is no doubt that it will be ok.

6.

**PUT YOUR MONEY UP ONLY IF IT
WILL MAKE PROFIT IN FUTURE.**

Do not forget the rule: MONEY-COMMODITY-MONEY. In other words, pay under the **market-value**. Paying more is not worth it. But it requires real skills to pay less than others.

7.

**DON'T BE IN HURRY TO SHOW YOUR
POSITION.**

Most people make this mistake. They are eager to show the results of their work. They make a king of competition in buying villas, expensive cars and other **passive** factors of their position. It doesn't matter in the world of riches. Any of them can buy something like this or better. There is another competition (in the good sense) in the world of riches. This competition is successful gaining the **WORKING CAPITAL** out of successful business deal.

8.

**WORKING CAPITAL IS THE ONLY
FACTOR OF THE STATE OF YOUR
SITUATION.**

Working capital is the circulating assets which are put up for getting a stable profit. In today's financial world there has an invisible border which is an "entrance ticket" to the riches' world. It costs one million dollars of the circulating assets. It doesn't mean that those who are under this border are poor. They are well-provided people. But they haven't reached the "door" to the riches' world yet. Statistics is a strict thing. It establishes that far from all people enter this "door"

Business is like an army. There is division of ranks in it, too. It's interesting: once you passed the million-dollar-level you feel like a beginner again but amongst the multimillionaires.

9.

MAKE SURE YOU PAY ENOUGH ATTENTION TO THE SPEED OF YOUR CAPITAL TURNOVER.

Its much better less but frequent rather than more but slow. Should you not agree that it is far better to earn 3% a month rather than 25% a year.

10.

BE CAREFUL WITH CREDIT.

In order to extend your business, it's reasonable to take funds on credit only if your business makes a profit of 10-20% on output. The size of credit must not be larger the 1/3 of the capital.

The most important task is to OVER-COME the FEAR OF LOSING YOUR MONEY.

TO WRESTLE with circumstances,
“CONQUER” them or be conquered,
then ACT again and CREATE. This is
a kind of sport, which is named Riches
and Success. Money is the SPORTS
EQUIPMENT here.

Being a “cashier” of someone’s
money can’t provide PRIVATE
FREEDOM.

| MONEY LOVES those who are
| WORTH IT. They destroy everyone
| who loses human dignity over them.

| Put everything off till tomorrow if it
| can't damage your capital. But,
| NEVER VICE VERSA.

Any kind of advertising is planned for a “crowd”. It’s done to increasing sales and getting profit... Advertising influences people. Always, when your funds come into someone’s pocket it’s a LOSS FOR YOU AND A WIN FOR HIM.

*The three components of the riches’
Attitude to money:*

1. Money is only the instrument on the way to riches. It’s like a piano for the pianist who wants to become worlds’ famous.
2. Money comes to you from others’ pockets.
3. It’s difficult to earn money but it’s much more difficult to save it.

Self-education

A BUSINESSMAN, who has read a
HALF OF A BOOK in his life, will be
a RARITY in future.

You PROTECT YOURSELF from insoluble problems by getting and analyzing information from books and other sources. When ignoramus has an “insoluble” problem and doesn’t know what to do, it becomes the last stop for him. Being invincible, you will go forward.

Read, used and REACHED!

Using your time correctly, working your mind without stops, physical and moral strength are the COMPONENTS OF YOUR RICHES AND SUCCESS.

| DON'T WASTE YOUR TIME for
| anything that seems unimportant.

| THE WORLD MUST BE PLAINLY
| VISIBLE. No matter where you live.
| It became a reality in the age of high
| technologies.

| Today it's necessary to have an ALL-
| TIME-ACCESS to Internet and skills
| of using it.

In this case, EDUCATION is many-sided KNOWLEDGE. It's not obligatory to have deep knowledge. You always can pay a professional but you have to know what to pay for.

This is the first component of Self-education.

Your parents and elder relatives are a kind of stop of your development. They often want their children to like they are. Respect their opinion, "ACCUMULATE" their experience and ANALYZE it from your viewpoints but do not ignore your own thoughts.

This is the second component of Self-education.

Your teacher can teach only what he knows from his life achievements. So, don't be afraid of asking him what HE HAD ACHIEVED BY HIMSELF. It's to not waste your time and money.

SELF-EDUCATION composed with your gained knowledge are the FOUNDATION for your future ideas and their realization. We live in the age of high technologies and information. It's the first time in our history that information became one of the most important categories. It's the first time in our history information became ACCESSIBLE almost for everyone.

**DO NOT NEGLECT YOUR
KNOWLEDGE** in everything related
to business and forming your personal-
ity.

Only those people can be your teachers
who have reached some results. Read
their books and use their experience.
Don't waste your time for the "teachers"
who are not the real teachers but try to
earn their living on it. At best they will
teach you how to earn your living.

Business theory without practice and
business practice without theoretical
knowledge are the independent parts
of a **MECHANISM**. Just **UNITE** them
and you will get a powerful "engine".

All riches who reached success BY THEMSELVES are agreed that any KNOWLEDGE must not be IGNORED. A businessman needs to know more than an engineer, a lawyer or a book-keeper.

A book or any other form of data carrier is the will for young generation. Experienced people give advice to beginners this way. If you will analyze your predecessors' experience, you will BE ADVANCED BETTER THEN YOUR RIVALS.

This is the third component of the correct Self-education.

A good advice from a book can radically **CHANGE** the way **OF YOUR LIFE**. The main thing is to know **WHAT** to read and **HOW** to understand it. If something you read is not clear to you, don't be ignorant and read it again.

*The three components of the correct
Self-education:*

1. Education is a many-sided knowledge. It's not obligatory to have deep knowledge. You always can pay a professional but you have to know what you are paying for.
2. Your parents and elder relatives may be a kind of steering wheel in your development. They often want their children to be like they are. Respect their opinion, "accumulate" their experience and analyze it from your viewpoints but don't ignore your own thoughts.
3. A book or any other form of data carrier is the will for the young generation. Experienced people give advice to beginners this way. If you will analyze your predecessors' experience, you will be advanced better than your rivals.

Your friends, colleagues, and --- companions

Everyone who aspires a career, riches and success are the many-sided personalities.

THE FIRST IMPRESSION tells anything about them. Do not look at their appearance; it can't be a sign of their personality.

While the making somebody's acquaintance, don't TELL MORE than you want to HEAR.

After a year communicating with someone, you can say you know this person a little. After three years communicating with this person, you can say that you know him well. Only AFTER FIVE YEARS of communication you can contend that YOU REALY KNOW HIM VERY WELL.

This is the first component of choosing the circle of your acquaintances.

DO NOT WASTE YOUR TIME SLACKS.

Aspire to Success all the time makes you a strong and energetic person.

Don't be afraid of being a remarkable person. All leaders have this quality. DON'T BE AFRAID of telling YOUR THOUGHTS OUT ALOUD. It will help you to choose your life partner, your companions and friends.

Riches always look STRANGE amongst poor people. And vice versa, though.

A nervous not used to money can fail. Give your nearest relative or the best friend an ability to manage a SUM OF MONEY BIGGER THEN THEIR "STRENGHT" LIMIT and they will become the bitter enemy.

This is the second component of choosing the circle of your acquaintances.

If your friend betrayed you, do not avenge. Start ignoring him; he does not exist for you any more.

Connections are very important in business. Do not underestimate them. Any of your ACUAINANCES with like-minded people CAN BRING YOU MILLIONS in future.

This is the third component of choosing the circle of your acquaintance.

It's not enough to have the same AIM OF LIFE for people to be friends.

The only fact that your idea is flayed by your friends does not mean that it does not have it's future.
YOUR FRIENDS PROBABLY
DON'T HAVE PLACE IN YOUR FUTURE.

Analyzing the RICHES' EXPRESSES is the best way for perception of their life course. If you met a person who reached an aim like yours, DON'T MISS HIM. Add his experience to your knowledge. Acting like this you will shorten and make the way to your aim easier.

Approach your aim with EQUAL OR STRONGER ONES. Don't be afraid of this, even if they can be your competitors. It's much more interesting then to approach your aim with weak ones.

Like a politician a person who approaches to riches, HAS TO CREATE HIS "TEAM" of like-minded people and assistants.

Having this "team" is an obligatory thing, which helps you advancing. That's why the choosing the circle of your acquaintances is so important for reaching your Aim.

The rate of your advancing can be so high that it may cause a VERY BIG DIFFERENCE between your and your friends' advancing levels. It will be impossible to communicate any more. Of course, you'll be able to join them again but you will not find it interesting. They'll never join you.

The three components of choosing the circle of your acquaintance:

1. After a year communicating with someone, you can say you know this person a little. After three years communicating with this person, you can say that you know him well. Only after five years of communication you can contend that you really know him very well.
2. Give your nearest relative or the best friend an ability to manage a sum of money bigger than their "strength" limit and they will become the bitter enemy.
3. Connections are very important in business. Do not underestimate them. Any of your acquaintances with like-minded people can bring you millions in future.

Rest,
health
and sex

| Learn to love with your heart but without LOSING your mind.

A beautiful woman deserves a clever man. A really clever man is ALWAYS rich.

A clever and rich man is always sexual, especially WITH THE AGE. No matter if it's a man or woman.

Drunkenness and gluttony lead to health problems. Medical treatment is MUCH MORE expensive than prophylaxis. Try to be always FIT. Today's lifestyle requires it.

Wealth is nothing without health.

Love does not distract. It creates the foundation for really productive work. It gives you inspiration for moving forward. It's an obligatory thing to learn COMPOSING the mind's energy with the magnificence of being in love condition into the SOURCE OF COMMERCIAL AND PHILOSOPHICAL THOUGHTS.

This is really "aerobatics".

This is the first component of the riches' living.

THE UNLIMITED NUMBER OF BODIES can "belong" to one "head". They propose themselves while moving around it. They try to show their best and they are infinitely happy if the "head" draws attention on one of these bodies. Sometimes the whole life is not enough for a body to approach to the "head".

A man is the creature, which depends of sex. It's very important to open for yourself everything related to sex. Sexual satisfaction is a component of the common harmony. Create this harmony.

Sex must be BETTER then you imagine it.

| SEXUAL ENERGY.

Whether you mustn't neglect sex, you mustn't be over-diligent at it. You should be a bit hungry after having a meal. Here is the same principle. A light "sexual malnutrition" will always keep you on the "wave's crest". This energy is unlimited. Harness it and it will give you its unlimited power and energy.

This is the second component of the riches' living.

| DON'T WASTE YOUR TIME for tours like "All included".

Try to perceive different nations, their culture, mentality, principles of their business running... Try to visit as many different places as you can. Not only the tourist countries where you will be just like a money-bag. "Take your backpack" and have a nice journey! Visit different nations, analyze your future spheres of authority. This is necessary for a rich man. Do you think I exaggerate? No. Riches think about the whole earth like about a city.

This is the third component of the riches' living.

**YOU MUST ALWAYS KNOW
WHEN TO STOP.** No matter if it is
food, alcohol, sex or lust for luxury.
This is the way to independence of any
temptation.

The thee components of the riches' living:

1. Love does not distract. It creates the foundation for really productive work. It gives you inspiration for moving forward. It's an obligatory thing to learn COMPOSING the mind's energy with being in love into the source of commercial and philosophical thoughts. This is really "aerobatics".
2. Whether you must not neglect sex, you must not be over-diligent at it. You should be a bit hungry after having a meal. Here is the same principle. A light "sexual malnutrition" will always keep you on the "wave's crest". This energy is unlimited. Harness it and it will give you its unlimited power and energy.
3. Don't waste your time for tours like "All included". Try to perceive different nations, their culture, mentality, principles of their business running.

The formula of riches

Deprivation, incredible energies, and craving for reaching your aim. This is the short description of your way.

Your mind, patience, and persistence are the categories, which will lead you to riches. According to my life experience, I created a formula, which will help you on your way. I thank you for your interest in my thoughts, experience, and knowledge.

THE FIRST STEP

Before starting it, determine its period of time (I advice 5 or 10 years). Write your plan of actions for the FIRST STEP.

Create your business or get a well-paid job. Try to decrease your expenses and increase your profit. Don't rush and be confident. Follow the 75/25 rule. All the gained funds invest in ACTIVE ASSETS, which will provide the stable profit. Gain only profitable ACTIVE ASSETS.

One of these ACTIVE ASSETS is industrial and commercial realty which is bought and rented. Choose the most profitable countries and cities for this.

As soon as your ACTIVE ASSETS start gaining a stable profit which will be enough for you to live comfortably, delegate the management of your business to trusted personnel and just control it. Then, think about what to do next with your business. Get ready for repeated expansion of your business or creating a parallel one. It will increase your capital and help you to gain the determined level of Riches.

THE SECOND STEP

You're already a well-provided person. You have your Active Assets, which gain a stable profit for your life support (self-education, accommodation, food, clothes, free time...).

This is the safest period in your life and business. This is the time to make a "step". BUT DO NOT USE the capital gained AT THE FIRST STEP. Acting this way, you will not be afraid of a fail. You can try until you come to success. If it is a fail, you will be a well-provided person, who deserves a praise.

THE THIRD STEP

You are on the Top.

Enjoy your life and I think, it's the best time to **“plant”** a tree and have a child. Remember and thank everyone who helped you to reach your aim. May be you will add me to your list as your constant friend.

Translated into English by

_____.
Any questions connected to the translation quality send to: resursy@mail.ru.