



-THE-
MILLIONAIRE'S
EDGE

LESSONS FROM THE WEALTHIEST

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Introduction

Money makes the world go round – and for good reason. Not only does it help pay the bills, but having enough money to go around is also synonymous to security, comfort, and more opportunities to pursue other things in life beyond the grind of work.

There is not a single person in this world who doesn't want more money. At least three-fourths of the world's population has dreamt of winning the lottery and becoming instant millionaires and billionaires. But what are your chances? According to the Mega Millions lottery, the odds of winning a jackpot is one in over 175 million and the chances of even winning \$10,000 is 689,065. This is a very slim, almost zero to none, chance. Still, this has not stopped everyone from dreaming of becoming rich, or at least, having a million in the bank.

People's desire to succeed and become rich consequently become so strong that the business of getting rich has become a business in itself, with financial companies growing like mushrooms, offering the best and most strategic financial advice to all and anyone interested to grow their money. It even has become a field of study with business schools offering hands-on learning and exciting internships with Fortune 500 companies in the world.

Moneymaking is a knowledge well sought across the world, yes, but it is also a topic rife with misinformation and misguided advice. After all, no one can predict the economy. Stock market analysts predict wrong trends, and even Fortune 500 CEOs make the wrong decisions that can unfortunately, in one blink of an eye, run their companies to the ground. The human mind, no matter the caliber of business school and training it got, is never infallible.



Just to illustrate...

- Steve Ballmer, CEO of Microsoft once announced that there is no chance for the iPhone to have any substantial market share, suggesting that it's a brand that does not appeal to everybody. Turns out how wrong he was! Today, more than 40% of smartphone owners are iPhone users, while Microsoft's smartphone share is a very tiny 3 - 4% of the market only.
- Economist Paul Krugman in the late 1980s announced that it is unlikely that the Internet will have any significant economic impact on the world, in fact saying that "ten years from now, the phrase information economy will sound silly." He was proven wrong, of course (despite his winning the Nobel Prize in Economics) because the Internet has continued to revolutionize the whole of the financial and business world.
- Some tried and tested formulas work because they're tried and tested. This is what Coca-Cola learned the hard way when they released the "New Coke," a drink that's supposed to appeal to the emotional connection of the brand with its loyal customers. But instead of achieving this, the company ended up responding to complaints, placating its customers, and withdrawing the new formula. Lesson learned: The tried and tested works.
- Google's present value is worth more than a hundred billion dollars. This wasn't the case a few years back when its CEOs Larry Page and Sergey Brin were trying to sell the search engine to Excite's George Bell for \$1 million. The latter refused, and the non-sale turned out to be good for Larry Page and Sergey Brin in the long run. Meanwhile, George Bell was eventually forced to sell Excite after a decline in its stock value.



Do this mean then that we shouldn't trust stock market analysts and financial experts? No, but it also bears remembering that there are more than one way we can learn how to grow our money and build our financial portfolio. One of these is

through modeling, that is, learning from those who have “made it” in terms of monetary success, just like how it is wiser to learn CPR from a paramedic than from a friend who has watched episodes of *Grey’s Anatomy*.

In the *Millionaire’s Edge*, we will share with you the tried and proven craft of generating wealth from three successful personalities who not only found the path to immense riches, but also had fun along the way. Each has his/her unique story to tell and this is part of the goal of this e-book: to help you pick out the lessons relevant to your own story and see how you can adapt them in your own pursuit of financial security and stability.

We will feature:

- ◆ **Mark Zuckerberg**, the name and face behind the world’s number one social media platform, Facebook. A Harvard dropout when he started Facebook, Mark Zuckerberg’s current net worth is estimated to be more than \$46 billion.
- ◆ **Richard Branson**, CEO of the capital conglomerate, Virgin Group that carries more than 400 companies around the globe. His net worth is said to be at \$5.1 billion.
- ◆ **Oprah Winfrey**, girl who fought her way out of a history of poverty and abuse to become the “Queen of All Media.” Considered as one of the richest African-American women of the modern times, her net worth is estimated at \$3 billion.

Their stories are more than a source of inspiration. These three have shown that there is more to earning money than working 9 to 5 jobs, investing in the stock market, and listening to financial experts. You will see from the stories of these three personalities that success and wealth are highly personal pursuits, grounded very much on a person's character.

It is true that money is nothing but a personal possession. But when we shift our mindset to think in terms of wealth, we also begin to think beyond the dollars. Wealth connotes satisfaction, fun, a sense of completion, and yes, money that allows us to live a fuller and happier life. This is our goal.



MARK ZUCKERBERG: The Social Media Whiz Kid

The launch of Facebook and its founder, Mark Zuckerberg's reputation as one of the youngest millionaires in America and in the world, was a mix of luck and a dash of fun. Facebook began out of a personal hobby of Mark Zuckerberg who had always shown exceptional talent with computers and software.



In fact, the app had humble beginnings. When Mark Zuckerberg launched the app that he created with four other schoolmates, Eduardo Saverin, Andrew McCollum, Dustin Moskovitz and Chris Hughes, in his dorm room in Harvard, Facebook was nothing but an app for a few select schools, a directory of sorts. Eventually, he would drop out of his prestigious program in Harvard to work on the program full-time, and finally jumpstarting a company that will lead the social media phenomena.

Now, there is not a single person in this world who does not know Facebook.

As of August 2015, Facebook was reputed to have over 1.18 billion monthly active users, and in July 2015, it was declared the fastest company in the Standard and Poor's 500 Index to have reached the market cap of \$250 billion. As for its CEO, Mark Zuckerberg has been consistently included (since 2010) in Time magazine's wealthiest and most influential people of the world. His net worth as of December 2015 is estimated at over \$46 billion.

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Lessons And Take-Aways

- **Focus on your passion.**

Facebook began as a child's play, but it was a form of child's play that was particularly interesting for Mark Zuckerberg. It is true that he had the knack for tinkering with computers, a hobby and a passion that started and was cultivated in his early years. His father, a dentist, first taught him Ataric Basic Programming, after which he received formal computer lessons from a software developer. He began programming as early as high school and by the time we went on to Harvard, he had already become a computer programming prodigy of some sort.

Just as Mark Zuckerberg used his love for computer programming to start a social media giant, so should you also use your passion to pursue great things and grow your wealth. This may seem like a foolhardy, careless advice.

After all, there are people who have followed their passion but have only ended jobless, heavy in debt, and bordering on depressed. Others have also debated over which one is better – to be good at different things or to be great at one thing? It is true that in life we may have multiple interests and hobbies, but if we're talking about making a living out of something or using a particular hobby to help you succeed as a professional, then some focus is required. This is where being great in one thing pays off.

Mark Zuckerberg was not only a computer genius. He was also interested in languages, he used to fence, but of these interests, he knew that computer programming was something he was passionate about AND which he can use to build a name for himself. So, he focused on learning, cultivating and improving himself in this field. He was passionate enough that he wrote and designed computer programs for fun. Now, this is the kind of passion that can lead to discovery, innovation and wealth.

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- **Have fun along the way!**

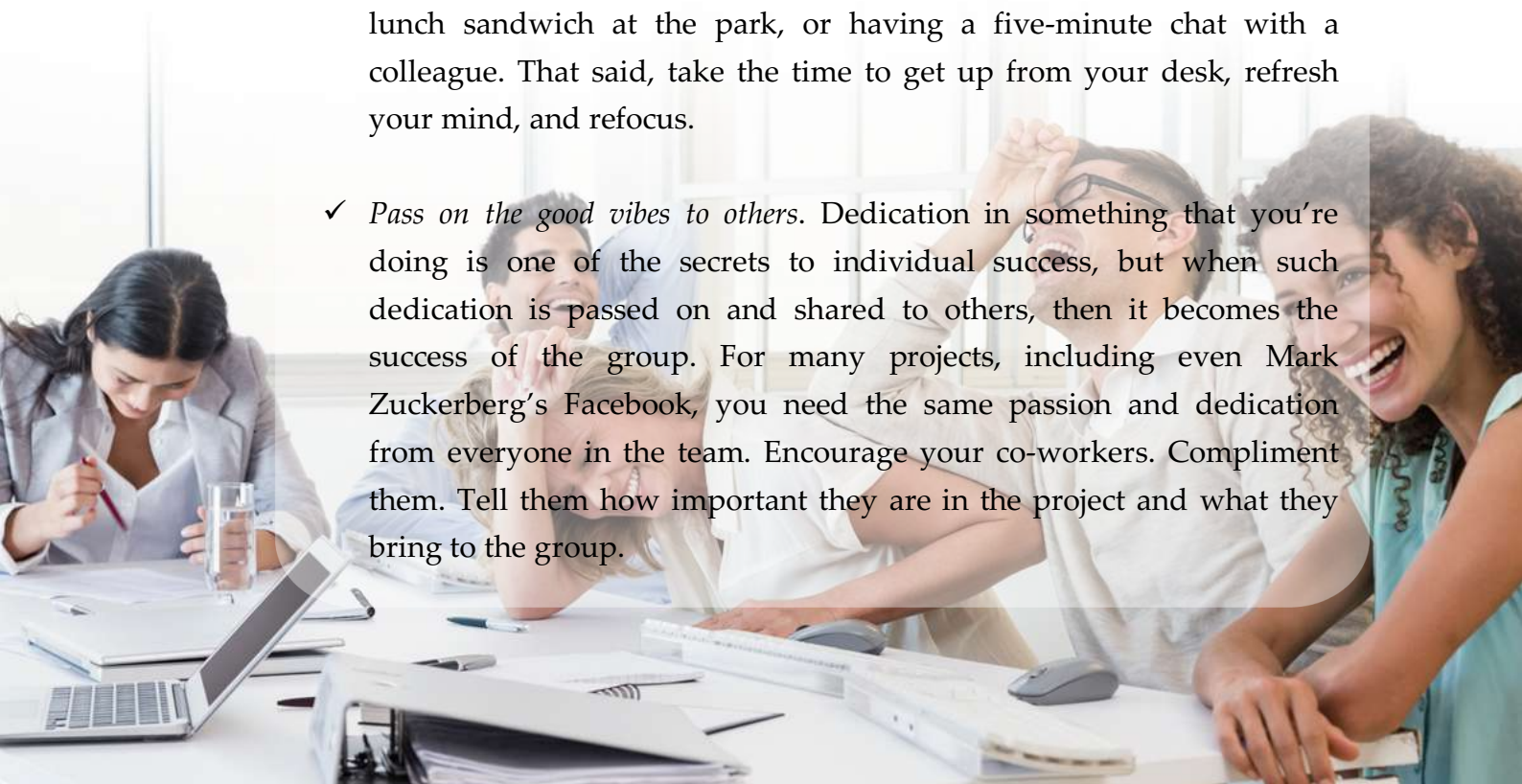
Facebook was both a fun and a passionate project for Mark Zuckerberg. He started it with the simple idea of a “directory” which will feature the names and pictures of students living in the dorms. It was not part of a course assignment, nor was he commissioned to design the program. As a concept, it seemed practical and ordinary. But he had fun doing it, and that fun showed in the final product, an important element that contributed to its success. This element of fun is one more reason why it’s all the more important for us to focus and work on being great at the things we are passionate about. Laura Brounstein of Cosmopolitan magazine said, “The more connected and engaged you feel by what you do, the more fun you’ll have.”

This is to say simply that the more you like and feel strongly about a project or task, the more likely that you are going to have fun doing it, so much so that you will view it not as work but as a simply fun thing to do. But most importantly, it is when you’re having fun in the task that you are more creative, more inventive, more open to things and eager to produce excellent work. In short, you’re more productive than you can ever imagine because you take delight in what you’re doing.

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How do you have productive fun at work? Here are a few tips:

- ✓ *Make your workspace conducive for fun and productivity.* Other people find order in chaos, while others work best in an environment that is clean and . To each his own, but the lesson here is to create a workspace that will inspire you while you're working. Post inspiring quotes, photos of travels with friends and family, or anything that will constantly remind you of why you're working and why you need to have fun while you're at it.
- ✓ *Break the monotony of work with laughter.* Laughter is the best medicine, and I cannot stress the wonders of how a good joke can diffuse an intense situation at work, break through the monotony of fingers typing on a computer keyboard, or simply help everyone loosen up in the middle of a brainstorming session. While work does mean business, it doesn't mean that you can't share a few laughs with your co-workers.
- ✓ *Get up from your desk.* Sometimes the best ideas for a project come to you not while you're behind your desk, slaving in front of a computer, but while taking a walk, drinking your morning coffee, eating your lunch sandwich at the park, or having a five-minute chat with a colleague. That said, take the time to get up from your desk, refresh your mind, and refocus.
- ✓ *Pass on the good vibes to others.* Dedication in something that you're doing is one of the secrets to individual success, but when such dedication is passed on and shared to others, then it becomes the success of the group. For many projects, including even Mark Zuckerberg's Facebook, you need the same passion and dedication from everyone in the team. Encourage your co-workers. Compliment them. Tell them how important they are in the project and what they bring to the group.



- **Innovate.**

At the heart of the Facebook project was the curiosity and the desire to see what he can do to change the way people connect with each other. It was this curiosity and the desire to change the way things are done that drove mark Zuckerberg to experiment with the concept of a directory that will create a network using people's names and contact information. Even now, the constantly changing features and innovations at Facebook are driven by this same curiosity and by his desire to "push the envelope" so to speak and see what else can be done to change the way people connect. This explains Facebook's success as the world's largest social media platform. Similarly, if we want to make a success out of our work and enjoy its financial returns, we must adopt this culture of innovation and desire for change. How to do this?

- ✓ *Never say "never".* Another way to say this is to turn the "I can't" to "I can." "Never" and "I can't" limit us from going outside the box. It constrains us and limits our creativity. The beauty of choosing "I can" over "I can't" is that you can be bold and you can push yourself to discover solutions to challenges that can otherwise be a hindrance to the execution of a good idea.
- ✓ *Be creative by being a problem-solver.* Innovation doesn't have to start with great things, and the solutions you devise need not be for big problems. Do a quick scoping of your workplace, identify issues, relevant problems and things that are not working well, and from this, brainstorm simple and practical solutions to solve them. This is where innovation starts, when you actively seek out problems and map out ways to solve them.
- ✓ *Let your mind fly.* Along with turning the "I can't" into "I can", you need to adopt an outside-the-box perspective that lets you come up with ideas that are not what others would normally think of, but at the same time, realistic and feasible, especially with the help of your team. Again, this is closely linked to stepping away from your desk and getting some well-deserved break to allow your mind to refresh, refocus, and tap into your creative spring.

RICHARD BRANSON: Risk-Taker And Visionary

While Mark Zuckerberg was a genius kid at work whose exceptional intelligence brought him to Harvard, Richard Branson of the Virgin Group is the exact opposite. The son of a barrister and a ballet dancer, Branson had dyslexia as a kid, a reading disorder that resulted into poor performance in school. It was said that his headmaster once remarked that Branson would either land in jail or become a millionaire. Fortunately for Branson, it turned out to be the latter.



But the road to being a millionaire and the CEO of one of the largest multinational companies in the world was a long one. In fact, the history of Virgin Group is a story of risk and taking chances. From a small record business, Richard Branson leapfrogged to a record label and his own recording studio in Oxford. His brashness and penchant for risk-taking also showed when he signed on groups and bands that other companies were not willing to sign, giving them the chance they wanted and in the long run, giving him the chance to double or triple his investments.

Now, the Virgin Group, from being originally a record label business, has over 400 business ventures in various industries – from airlines to mobile and telecommunications to comics and animation to space tourism and even the fuel industry. As of 2014, the Virgin Group's net worth is estimated to be at £5 – 5.5 billion. A philanthropist and a media personality in his own right, Richard Branson has come a long way from being a dyslexic kid. Indeed, his official title now is Sir Richard Charles Nicholas Branson, after being knighted in March 2000 for his services to entrepreneurship. As of July 2015, his net worth is estimated at \$5.1 billion.

Lessons And Take-Aways

- **Be brave.**

Nothing can be achieved if one stays within one's comfort zone. Richard Branson knew this, therefore the reason why he aspired to make something more out of his record store business, why he signed on those bands that other companies didn't want to sign, and why he invested in all those other businesses. He was willing to take the risk.



Indeed, one of the best pieces of business advice that he has given comes from this quote: *“My interest in life comes from setting myself huge, apparently unachievable challenges and trying to rise above them... from the perspective of wanting to live life to the full, I felt that I had to attempt it.”* Had he not been brave enough to take the risks, he also wouldn't be enjoying the success of his business empire now.

Productivity and creativity are curtailed many times because we do not want to go out of our comfort zone, because the tried and tested methods are working (why bother to change?!) and because we're afraid that the gains and returns might not pay off. But how would we know if we do not try?

Risks are necessary components of life. Of course, risks always come with a certain possibility of failure and mistake. But it wouldn't be called risk or taking chances if there is no element of failure. However, if you know how to take calculated risks, then there's always the promise of success.

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And, even if you still end up failing or committing a mistake, that failure or mistake is an experience that will teach you valuable lessons. Both scenarios are still so much better than not risking anything at all because in this case, you lose your shot and deprive yourself of the chance to succeed.

Treat each risk as an experiment and accept the mistakes that come with the risks you take. Use the knowledge and lessons gained from your failures and eventually, you'll get it right one day and the risk would be worth it.

- **Laugh.**

This is easily to say, have fun!

Richard Branson is a big fan of laughter, and his love for fun is clearly evident in the gimmicks and promotions of his companies. In 2013, for example, Virgin Atlantic reported that they will be offering in-flight music performances and comedy shows in their flights from London to Manchester. The reason? Because he loves to have fun and he wants to share it with his customers, providing them an "unforgettable flying experience."

Richard Branson's idea of fun is certainly different from Mark Zuckerberg's, but both prove that even business/work and fun can mix. It doesn't have to be business all the time, or perhaps, more appropriately, it doesn't have to be all serious business all the time. A sense of humor in the workplace can brighten up the atmosphere and lighten things up especially during tense situations.

Follow these suggestions on how to have fun and inject more laughter in the workplace:

- ✓ Start a humor bulletin board where people can post and share cartoons, jokes or anything that pokes fun at things happening in the office. Ask everyone to contribute.
- ✓ Have fun dress-up days. It doesn't have to be everyday, but for simple occasions, you can have people dress up according to a funny theme (i.e., funny tie day). As added motivation, offer a reward to the best-dressed employee or the best costume.
- ✓ Have a funny inspiring quote on your desk to help you get things in perspective when things get tough. A joke from a friend, a line from a comedy movie, or a funny illustration can do the trick – anything that can make you crack up when you most need to.
- ✓ Add fun to meetings. Meetings can be boring, long and serious. For a change, begin meetings with a joke or a humorous story just to lighten things up.
- ✓ Be responsive to fun. It's true that fun (and laughter) is a subjective concept. People have different definitions and ideas of fun, but when something in the workplace cracks you up, loosen up those facial muscles, smile or let out a good ole' laugh. It gets more fun when everyone shares in the joke, so don't be a buzz killer and join in the laughter.



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- **Just start.**

Or, in Nike's famous slogan, "Just do it."

The inspiration for the Virgin Group's name came from an employee who suggested it because they were "new" in the record label business. Being a newbie, however, certainly did not stop Richard Branson from exploring and taking risks, and this was the secret behind his business empire's success.

In one of his autobiographies titled, *"Losing My Virginity: How I Survived, Had Fun, and Made a Fortune Doing Business My Way,"* Richard Branson shared that losing his virginity in business (being a newbie) was an incredibly exhilarating and energizing experience. The fun and excitement are synonymous to the kind one gets from bungee jumping or from riding a zipline. There's fright, excitement and trepidation just before you make the jump, but the process of falling and letting go is liberating.

Even more, doing something you've never done before AND then making a success out of it gives you a lasting drive to accomplish whatever you've set out to do. It also lets you to dream bigger, pushing you to see what else you can do and accomplish. So, take Richard Branson's cue, and just go for it.

While it is smart business advice to carefully weigh the risks and benefits, pros and cons of a deal or a venture, sometimes over-thinking and second-guessing can lead to delays, and ultimately, missed opportunities. When your gut tells you that a decision is the right one, go for it.

JUST DO IT.



This also means seizing opportunities when they come, or even creating your own opportunities. For Richard Branson, opportunities are everywhere, one just needs to be constantly on the lookout. When a good opportunity finally presents itself, do not hesitate – take that step forward. Here’s how you can be more proactive in scouting for opportunities to succeed.

- ✓ *Begin with a positive expectation that opportunities are just around the corner. Attract positive vibes with a positive mindset.*
- ✓ *Find the good in the bad. A crisis at work, for example, is an opportunity for you to step up and show your leadership skills. It’s a good time to try out an idea that’s been brewing in your head for a while. Problems are opportunities for you and your team to try out something new, test new ways of doing things, and see how you can improve things at work. Do not get stuck on the negative.*
- ✓ *Remember: Anything worth having is worth going for. To translate, if you want something, then you should be ready to make the needed sacrifices to make that thing happen.*



OPRAH WINFREY: Woman Power

In a world where racial discrimination persists, the struggles of women of color are as powerful and as felt as the struggles of the ordinary middle-class, perhaps even more so. And among the names of modern African-American women, there is one that needs no introduction. Oprah Winfrey, the “Queen of All Media,” is a renowned media personality, businesswoman, philanthropist, and one of the richest African-American women of the 21st century.



What makes her story the quintessential story of success is because of two elements in her past: poverty and abuse. The daughter of a teenage single mother, Oprah Winfrey was raised in an inner-city neighborhood in Milwaukee. At age nine, she suffered sexual abuse from the hands of several men, including her cousin, an uncle and a family friend. At 13, she escaped home and got pregnant at 14. Her son died after birth, and Winfrey went back to school until she was sent to live with her father in Nashville. Under her strict father’s guidance, she focused on school, eventually becoming an honor student, and discovering a talent that will lead to her future success.

Her road to success began with her work as part-time reporter for the local radio station, then on to being the first black female news anchor at Nashville’s WLAC-TV, and finally, to Chicago where she began hosting the morning talk-show, AM Chicago. Oprah would later host her own talk show *The Oprah Winfrey Show* that will catapult and cement her success in the entertainment industry.

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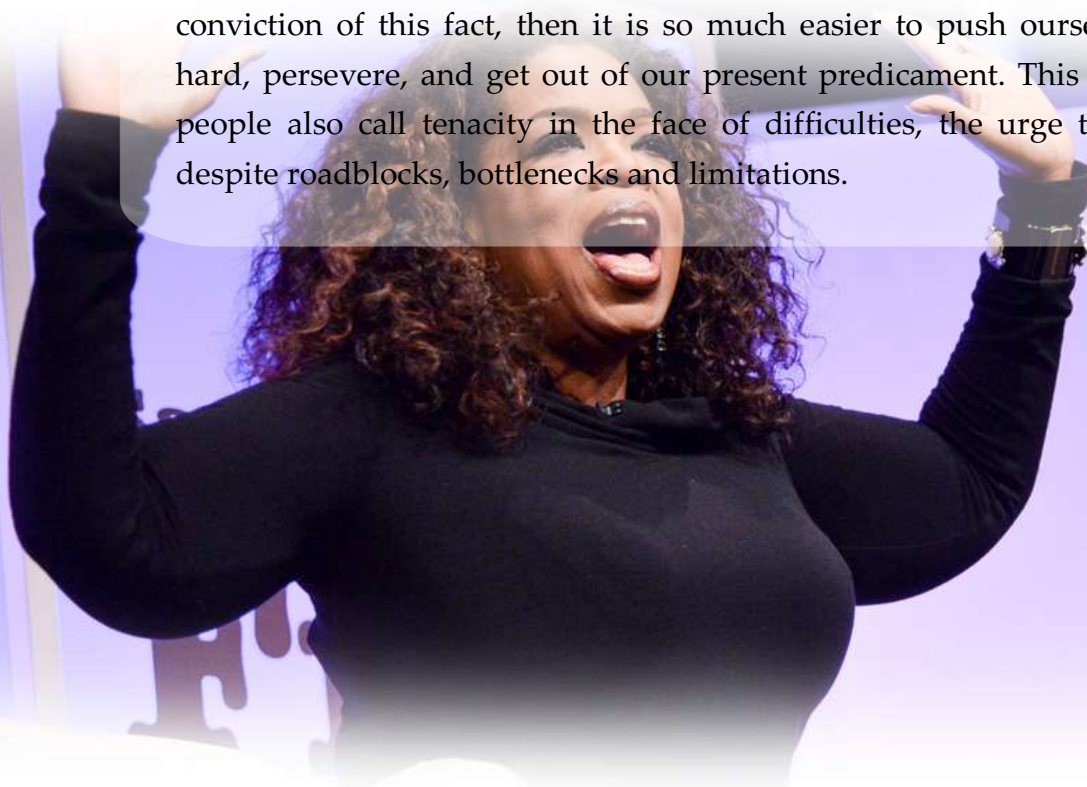
With the success of her show, Oprah Winfrey became a millionaire at 32, a remarkable feat for an African-American woman who was born into poverty. In 2006, she was named as one of the highest paid TV entertainers in the US. With a net worth estimated at \$2.9 billion and considered as the first black woman billionaire, there is no surprise that Oprah Winfrey was hailed the “most powerful woman” by CNN and the Times.

Lessons And Take-Aways

- **Persevere.**

Oprah Winfrey’s past was not as positive or encouraging as Mark Zuckerberg’s. Born into poverty and abuse, it could have been so easy for her to lose herself in her circumstances. But she managed to tough out those difficult years (of course, with the help of positive influences) and to achieve the tremendous success that she now enjoys. It was not a smooth journey but in many ways, it’s also what makes her success sweeter.

Remember: Our roots do not make who we are. Rags-to-riches stories exist to remind us that we can always break free of the circumstances into which we were born. Poverty or abuse should not dictate our future. Once we have firm conviction of this fact, then it is so much easier to push ourselves to work hard, persevere, and get out of our present predicament. This is what other people also call tenacity in the face of difficulties, the urge to keep going despite roadblocks, bottlenecks and limitations.



- **Embrace your vulnerabilities.**

Oprah Winfrey is a strategic businesswoman, and she used this by capitalizing on the story of her past and building a niche for herself in the industry.

In *The Oprah Winfrey Show*, she introduced an intimate confessional form of communication in which she shared stories from her past that spoke and reached out to a lot of her viewers (she opened up about issues that the public could relate to but are hesitant to talk about or share), made her relatable, and at the same time, helped her to release her own issues. She was not afraid to reveal that she was from poverty, that she was abused, or that she got pregnant at a young age. She was not afraid to embrace her vulnerabilities, instead using them to make her more human and relatable to her audiences and therefore, more genuine and real as a person. This, in turn, earned her a very good following, contributing to her success.

An often overlooked secret to success is embracing our vulnerabilities, and by vulnerabilities, we don't just mean weaknesses, limitations and the things that hold us back. It also refers to the things that make us human that we typically try to control because of the misguided idea that a professional or a leader is one who needs to appear and look tough and perfect. Indeed, many people think that to be successful, one must project an image of toughness, the serious, cannot-be-touched, non-emotional professional (in short, a robot).

But while this can be useful at times, in the long run, people who are able to "express" their humanity more at work are found to have higher engagement and productivity. This is because you're able to display the most basic of emotions crucial for success in the workplace: trust, respect for others, and engagement – the marks of a good leader.

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Also, embracing vulnerability builds self-confidence because the act of opening yourself up to others is akin to inviting people to comment and criticize you. It can be scary and intimidating, but in the end, it toughens you up and builds your self-esteem. With a better confidence in yourself, you also become more open to trying out new things, more receptive to learning and most of all, to risk-taking. How do you cultivate and embrace vulnerability for success?

- ✓ *Admit when you're wrong.* No one's perfect so there's no reason to think that you need to be faultless. Owning up to mistakes and shortcomings is not only a sign of maturity and humility but also one's ability to recognize that there are always areas to improve on.
- ✓ *Acknowledge your weaknesses.* We are not all born equal and just as there is no perfect individual, there is also no such thing as the absence of weaknesses. When you acknowledge your weaknesses, you also recognize the value of other people and what they can contribute to a goal. Likewise, recognizing your weak points also helps you to identify your strengths, and you become more eager to build on these strong points, making you confident but also grounded.
- ✓ *Listen first before criticizing.* Part of embracing your vulnerability is being sensitive to others as well when they commit mistakes or shortcomings. Just as you expect people to listen to you without criticism or ridicule when you own up to your own faults, then do the same to others. Listen without judgment.
- ✓ *Find a confidante.* To help you ease into the habit of embracing your vulnerability, find someone in the workplace whom you can confide in and talk to about your insecurities and anxieties at work or the things that worry you. It is always easier when you have a sounding board and a person you can trust.



- **Help everyone.**

The great leaders are always those who can transform and develop future leaders. They are those who embrace and recognize the hardships they went through and are able to pass forward the goodness they have received in life to others.

Having been born in poverty, Oprah Winfrey knew the struggles of every African-American woman (and any woman of color, for that matter), and thus, she was never stingy in extending help to those who need it. It earned her the reputation of a humanitarian and a philanthropist, but it also proved beneficial in terms of improving her market value and expanding her network, which proved to be useful in business. She remarks, “The surest way to bring goodness to yourself is to make it your intention to do good for somebody else.” This is what we call creating good karma.

There are many ways by which you can pass the goodness to others. You don’t even have to look very far because no matter where you turn, there will always be one or two individuals in need of help. And no matter what kind of help you extend, big or small, remember that it will always be appreciated, because any kind of help is always better than no help at all.

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Here are small ways you can pay forward the goodness:

- ✓ *Volunteer.* Volunteering lets you extend a hand by sharing your time or expertise. Check with your neighborhood community center and see if you can spend a weekend helping out the elderly in the hospice, cooking food at the shelter, or doing anything where an extra pair of hands are appreciated.
- ✓ *Donate stuff you don't need.* There's always so much stuff that we accumulate, from Christmas gifts we don't really need to the random stuff we bought from a sale that we've never used. Instead of throwing them away, bring them to the shelter, the nearest Salvation Army drop box, or give away to a family in need.
- ✓ *Educate others.* Sometimes, the simplest help that people need is information – how to get from point A to point B, how to use the new photocopier or a new software program at work, etc. The easiest and cheapest way you can help others is to take the time to teach them something that can go a long way to helping them accomplish a task.



Conclusion

By now, you would have realized that the secret to making money and growing your wealth that we're talking about here is not something that requires financial savvy, a business degree, or the expertise of a financial analyst or a stock market trader. If you want to succeed in business or get that desired promotion in the workplace that will catapult you to professional success, then you need more than smart financial decisions. You will need a lot of heart, a good character, a moral fiber, things that are not learned in business school or that can be done for you by your financial or investment analyst.

Succeeding in your endeavors, whether be it your business or your work, requires dedication and commitment, something that you can whole-heartedly give if you are working on something that you are passionate about. And just as it is important that you focus on being great at this one thing that is closest to your heart, never forget that to have fun along the way. Laughter and fun can give you a much-needed break when things get tough, help you better adopt and adjust to the challenges of the task, and most of all, allow you to refocus and recharge.

The smartest businessmen are those who are able to trust their gut and go after something even when it means taking a risk. Remember this: Nothing ventured, nothing gained. Do not be boxed by constraints, by seemingly insurmountable challenges; rather, change your "I can't" mindset to an "I can" attitude. Take risks and be willing to embrace whatever mistakes and failures that may arise from such risks. It is part of the learning experience, after all.

Always be on the lookout for opportunities, but most of all, learn to treat mistakes, failures, crises at work, and problems as opportunities. These are opportunities for learning, a chance to change and try out something new, something different, an opportunity to experiment. In fact, it is when we start treating these crises and problems at work as opportunities to change the way we do things that innovation and creativity spring forth.

Our past will always be a part of us, but it does not dictate our present or our future. Rise above your present and past circumstances, as Oprah Winfrey has done, and persevere. When you are able to get past the shackles of your past, then you are more determined and persistent to change your life.

Likewise, embrace your vulnerabilities, weaknesses, shortcomings, and the emotions that make you human. A good leader is one who is never too proud to admit one's imperfections and mistakes (who doesn't commit one, anyway?). In the long run, this makes you more receptive to learning, more willing to try new things, and more open to improving yourself.

Finally, do not forget to pay forward the goodness and luck you have received in life. When success is finally achieved, there is nothing more rewarding than being able to help others achieve their own success.

True, stock market analysts can help you decide what to do with your stocks on a given day. A financial expert can give you sound advice on which ventures are worth investing.

But at the end of the day, it will always be your character, the kind of person you are, and the values you hold at work or in business that can help you grow your wealth and achieve the kind of success you dream of.

Just think, when Richard Branson, Mark Zuckerberg and Oprah Winfrey took the great leap of faith, they were never advised by stock market analysts or financial experts. They made the decisions themselves.

It's time to start listening to what your self is telling you.

A handwritten signature in blue ink that reads "Alex Maxwell". The signature is written in a cursive, flowing style.

Activate Your Personal Development Program