

# SECRETS —OF THE— **RICH** AND SUCCESSFUL

BY MR. CHINKEE TAN

*Wealth Coach and Author of  
Best Selling Book "Till Debt Do Us Part"*



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**What Is The Secret Of  
The Rich & The Successful?**

In my years of speaking in seminars, keynote speeches and on my radio and television show "**Chink Positive**", one of the most frequently asked questions is, "**What is the secret to becoming rich and successful?**"

Let's face it, everyone wants to become rich. Some have even dedicated their lives to pursue riches, making it part of their lifelong dream.

If you ask people what they wanted to have more than anything else in this world, the answer is simple: **Money! Money! Money!**

But here's one important thing we need to understand: money is just a means to something, but it is never the end. In other words, money is merely a tool to buy something.

To prove my point, I just did a survey over my Facebook page and asked the people this simple question, "**Why do you want to become rich?**"

Days after, I received over 200 responses from people who are coming from different family and financial backgrounds.

I was so surprised at their different answers. Although at the end of the day, what's noticeable and similar among the people's responses was the longing to help their family and their loved ones.



In other words, the pursuit for riches is never about us.

The real reason why we want to be blessed is so we can become a blessing to others.

If the reasons are compelling enough for you, let us get started and allow me to share with you the **Secrets of the Rich and Successful.**

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CHAPTER  
1

## TURNING DREAMS TO BECOME REALITY

Now let me ask you this question:

*"Do you want your dreams to come true?"*

To be sure, this book has nothing to do with what a popular power line in a Disney movie says, *"When you wish upon a star, it makes no difference who you are."*

You see, wishing will not get us anywhere. Some people hope that they will have a genie in a bottle who can grant them what they wish.

This book also, is not about hoping to become rich.

A lot of people are hoping to win the lottery. People are hopeful they could buy a house, drive their dream car or even travel with their loved ones. But sadly, not many people take their hope and put it into action.

And again, this book is not about teaching you on how to meditate or chant some so-called "magic words" over and over again and voila! Your dreams suddenly come true.

Probably you have heard someone told you this:  
*"Repeat this statement 10 times a day, 'Money is my best friend.'"*

We can repeatedly say that statement all day long, but if we don't have concrete and specific plans that could spur us to action, all our wishing, hoping and chanting will never work.

At one point in my life, my mind wandered a lot as I dreamt of becoming rich.

Yet, I realized that all my good intentions to become rich, all my day dreaming and wandering didn't serve me well because I failed to act upon it. Eventually, that led me to frustration.

But later on, I was blessed to have met someone who eventually became my mentor. I consider this person as someone who taught me the right way to turn my dreams into reality.

Through the times we spent together, I came to realize that what I have done in previous years was actually based on wrong mindsets.

No wonder, no matter how hard I worked, I still fell short of my dreams and aspirations in life.

But now, I am thankful that my mindset was positively altered with the help of my mentor who helped me take a new direction in life and in business.

So, allow me to share with you some of the things I learned along the way because I am convinced that these can help you a great deal in your journey in life.

The fulfillment of our dreams starts by asking ourselves the right questions. Because again, if you learn to ask the right questions, you will get the right answers. But if you ask the wrong questions, definitely you'll get the wrong answers.

First question is,  
***"What is your dream?"***

Second question is,  
***"Why do you want that dream to be fulfilled?"***

Third question is,  
***"How are you going to fulfill that dream?"***

Final question is,  
***"When do you want to see that dream fulfilled?"***

Now let me explain these to you one by one.

## **THE WHAT?**

Knowing the WHAT gives you DIRECTION in life.

Before you start your journey, it is important to know where your destination is.

You have to remember that no matter how sincere you are in going through a journey, if you do not know where you are going, you won't reach your destination.

*Do you still remember the fairy tale story, Alice in Wonderland?*

Alice has been running and trying to find her way back home. When she met a cat and asked where is her way back home, the cat responded by asking, *"Where is home?"*

Alice replied, *"Actually, I really don't know."*

The cat then said, *"Well, it doesn't really matter where you go because you don't know where is home."*

The story is just a fairy tale but we can learn a great deal from that brief exchange between Alice and the cat.

If we do not know our destination, we'll end up nowhere.

But life isn't like that. We can't go on living life running aimlessly.

Some people are just so busy doing a lot of things. We can be the busiest person in the world but if we are busy with the wrong things, we are not achieving anything at all.

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We have to run with a purpose and with a specific destination so that we will know what direction we should take.

But first things first, we need to know where we are going.

Now, let's say, we want to go to Baguio City, the country's summer capital.

*Where is Baguio City located?* It is at the Northern part of the Philippines.

*What highway should I take?* NLEX (North Luzon Expressway) If I want to go to Baguio City but I take the SLEX (South Luzon Expressway) as my way, I will never be able to reach my destination because that is not the right direction to take.

We can learn a lesson from that analogy because some people want to go a certain direction in life, only to realize they're taking the wrong direction, the wrong way.

*Here's another example.*

Let's say we want to lose some extra pounds. But take note, if we don't exercise and watch our diet, we will never lose weight.

Another point to illustrate.

Let's say we want our children to honor and respect us.

But if we are too busy with our work or business and if we don't invest quality time to listen and understand the feelings of our children, we will never gain the honor and respect from them.

The same goes with becoming rich.

Even if we want to be rich but if we fail to plan to take time in doing the necessary steps to become rich and move towards that direction, we will never be rich.

Have you ever asked yourself, *"What do I really want in life?"*

Nothing can be achieved in life if you do not set a goal.

If you aim at nothing in life, you will definitely hit nothing.

But if you aim at something, chances are, you will be able to hit it.

Now let's say, you want a house. In order for that house to become real, you must know how your house will look like.

Then, you need to ask more questions, *"Where do you want your house to be located?"*

*How big is the house? How many square meters? How many floors? How many bedrooms? How many toilet rooms and bath rooms?*

*Do you want a swimming pool? How far is the gate from your house? Do you need to take a cab, taxi or bus while inside your house? (Just kidding)*

In other words, it must be SPECIFIC.

When you identify the specifics, it will clearly help you in developing a plan of action. Now, if you are ready to turn your dreams into reality, please take the time to write them down now.

Do not be in a hurry on reading the next part, if you haven't answered the questions.

**THINGS TO DO:**

Write down the things you want to achieve or accomplish in your life. *(Write as many as you can and again, please be specific.)*

- *What do you want to accomplish?*
- *When do you want to achieve it?*
- *How much will it cost?*
- *What are the possible resources that you will be needing?*
- *Is it time, money or human resources?*
- *How much resources do you need to allocate to make it happen?*

**Example:**

- *What type of car do you want? (What brand and model?)*
- *How many years do you plan to pay for the car? Three years? Five years?*
- *How much is your working budget? P1,000,000?*
- *How much do you need to set aside on a monthly/semi annual/annual basis?*
- *Do I need to prepare a monthly amortization of P28,000?*

## **THE WHY?**

Knowing the WHY gives you the REASON and PURPOSE in life.

After determining what you exactly want in life, now it's time to ask the next important question:

*"Why do you want that dream to be fulfilled?"*

You have to know not only what you want in life, but you must determine as well why you want it.

We've got to find a more compelling reason why we are doing what we are doing.

If we are only pursuing money, riches, power or fame without understanding why, we'll end up with a rather meaningless chase for something.

*King Solomon*, the richest man who ever lived, once said *"I have seen all the things that are done under the sun; all of them are meaningless, a chasing after the wind. It is meaningless. Everything is meaningless!"* (Ecclesiastes 1:14)

Believe me, if you only chase things to glorify and enrich yourself, later on once you have everything, you will realize that all your efforts for riches are nothing.

There are a lot of people I personally know who are very rich but are living miserable and lonely lives.

The goal to become rich is not the end goal but it is just the

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means to an end. The goal is to serve others and not just for you to benefit from it.

It is a proven fact that you will find more fulfillments in life when you help and serve others.

It is more blessed to give rather than to receive.

He who refreshes others will be refreshed, as the Bible says.

*Does this sound strange?*

But it is true.

In order to live life to the fullest, we must start thinking about others rather than ourselves. *Why?* Because the hardest person to please in this world is no other than ourselves.

Just like the famous quote of Sir Winston Churchill, ***"We make a living by what we get, but we make a life by what we give."***

So let us set the record straight.

The purpose of becoming rich is not only to be rich but to also enrich others.

Now, can you *give me your reasons why you are doing what you do today?*

If the reasons are not compelling enough, chances are, you will easily give up. Admit it or not, you are going to face challenges when you pursue your goals and dreams in life.

The bigger the dreams, the bigger the challenges.

The bigger the vision, the bigger the opposition.

Allow me to share my personal experience as an example.

*What do I want in life?*

I want to become a millionaire before I reach the age of 35.

*What were my compelling reasons?*

I do not want my children to experience what I experienced when I was young.

I do not want my parents to experience hardship once they retire.

Along the way, I also experienced a lot of trials, pains and hardships.

Back in my younger days, I delivered products using my reliable BMX bike and earned around P25 per delivery.

Braving through the dangerous traffic and inhaling the smog from our highly-polluted air in Metro Manila, I experienced tons of rejections, frustrations and humiliation while selling products.

But the one thing that kept me from quitting was going back to the reasons why I was willing to go through all these.

If the reasons were just shallow and not compelling, I would have easily quitted a long time ago. But thanks be to God,

He allowed me to go through the process of difficulties.

In the long run, I was able to program my mind to think this way:

- The stronger the pain, the more I will gain.
- I will gain more lessons and experiences.
- The stronger the difficulties, the better the opportunities.
- Which means, more opportunities to grow, mature and look for other possibilities.
- The stronger the reasons, the stronger the conviction.
- The conviction to persist, to continue and to never stop until I reach the top.
- If your reasons are deep and compelling, you will NEVER GIVE UP!
- As the old saying goes, "*If you know the why part, the how part will take care of itself.*"

**THINGS TO DO:**

*Please write your compelling reasons now.  
The more reasons, the better.*

Now it is time for us to move on to the third which is, "*How are you going to fulfill that dream?*"

**THE HOW?**

Knowing the HOW gives you the PLAN in life.

After determining the reason why you want to be rich, it is time for you to choose the "mode of transport" you need to use to reach your dream.

Are you going to take your car, bus, taxi, bike or take a walk?  
How can you get from Point A to Point B? In other words, it is time for you to write down all the possible resources to make that dream happen.

- Are you working?
- Are you self-employed?
- Are you in business?
- Do you have other sources of income?

**THINGS TO DO:**

Write down the resources that you need:

**Human Resources**

Who are the people who can help you make that dream a reality?

**Time Resources**

How much time do you need to allocate?

**Financial Resources**

How much money do you need?

Now let's move on to the last question.

## **THE WHEN?**

Knowing the **WHEN** gives you **PRODUCTIVITY** in life.

*"When do you want to see that dream fulfilled?"*

It is noticeable that people tend to work faster and finish their task way ahead of time when deadlines are set.

But consider this:

*How many times have we put off the important tasks or goals in life just because we failed to set a deadline?*

Imagine a student cramming to finish his book report or thesis; a secretary typing the minutes of the meeting or a businessman filing his income tax to the Bureau of Internal Revenue on the day itself.

I can still remember when I had in mind to write my first book.

Five years have passed since the time I thought of writing a book and still, it wasn't half way complete.

Then came an opportunity to speak with my mentor *Francis J. Kong* in a conference. He asked me when I am going to release my book. I said I had no definite timetable yet. Maybe, January of the following year.

Later on, as he went up the stage to address the audience, I was startled by what he said, *"Ladies and gentlemen, I am so excited for the upcoming book of my friend, Chinkee Tan who is going to come up with his first book that teaches people how to handle, save, budget and get out of debt."*

When he made that announcement, he was indirectly setting a deadline for me to finish the book by hook or by crook.

As such, I learned a very valuable lesson that day: To set a deadline in everything I do. And because of that deadline, I was able to finish my book before the end of that year and I was able to release it by January of the following year.

There is a great deal of advantage when you learn how to set deadlines in everything you do. Knowing the WHEN in life can help you do the following:

**Instill work ethic and discipline**

– Reminder, you only have 24 hours in a day. Your time will never increase even if the demand of life increases. You need to look at your current activities and set priorities.

*What are the things you need to adjust or give up in order for you to go up? At the same time, if you plan ahead of time, you'll finish the task at hand.*

**Put off procrastination**

– Human nature has the tendency to put off the task we need to do today for tomorrow. I hear people often say, *"Anyway, there is still tomorrow."*

Unfortunately, opportunity waits for no one. It's either you grab the opportunity or someone else will.

**Reduce time wastage**

– One of the best resources that we have is time. This is one of the resources that is non-renewable. Once you spend it, it can never be retrieved. This is the reason why we need to set deadlines in everything we do.

Setting a specific time line helps you to plan. Planning ahead of time is one of the best ways to save time, energy and effort. There is a saying, *“Proper Prior Planning Prevents Poor Performance.”*

**Focus**

– While procrastination is one of the killers of your dream, lack of focus is one of the robbers of time.

Reality is, there are so many things to do with so little amount of time.

Oftentimes, you just feel overwhelmed and don't know where to start.

If you are suffering from a *“Scatter Brain Syndrome”*, it is time for you to get a mentor who can help and guide you to get started on prioritizing the things that really matter.

You will never achieve anything if you will not learn how to focus.

Remember, distraction is the enemy of focus.

**Finish on time or ahead of time**

– Since you have set a timeline and deadline for what you want to achieve, now you can track your progress to see whether you are delayed or ahead of schedule.

If you are delayed, you may work longer hours or add more resources to make it faster.

If you are ahead, you may set aside some of your spare time to do something that is productive.

Admit it or not, what we evaluate in life is what usually grows. Keep track of your progress and you will surely finish it on time or ahead of time.

Knowing the WHAT, the WHY, the HOW and the WHEN of fulfilling your dream is a great start, but it must not end there. We must now move on to the next step.

CHAPTER  
2

## THE POWER OF BELIEF

Henry Ford once said, *"If you think you can do a thing or think you can't do a thing, you're right."*

The biggest difference between a person who succeeds and a person who fails, lies on his belief system.

*But what do we need to understand about belief?*

Reality is, belief can be empowering or limiting.

It all boils down to what you are going to feed your mind with. Our belief system is just like a human body.

If you feed your body, it will become stronger. But if you starve it, it will become weaker.

In my previous book "*For Richer and For Poorer*", I stated that whatever you feed your mind constantly will be stronger and bigger and whatever you starve in your mind becomes weaker and smaller.

*Now what will happen if we feed our minds with negative and self-limiting beliefs?*

It places a limitation on your gifts and abilities.

It is like a lid on your head and a big rock tied around your ankle.

You want to do it but there is a voice that says, "*You can't do it! It is way too difficult. It is impossible.*"

This is what we call a "mental virus."

If a virus hits your personal computer, it disables the operating system. The unit eventually becomes useless.

Similarly, a mental virus can easily disable a talented and gifted person, shutting down his potential and dreams. Our beliefs form our perception and our perception in life becomes our reality.

In fact, perception is powerful.

Who we are today is only a result of how we have perceived ourselves yesterday. How we perceive is based on *what we think, what we hear or what we see.*

If you perceive that no task is too difficult for you to handle, then no matter how hard it is, you will be able to complete it.

But if you perceive that a certain task is just impossible to accomplish, even if you are the most skilled and gifted individual, you will never be able to complete it.

The difference between a winner and a loser lies on his perception.

The same principle applies to becoming rich and successful.

If you perceive that you are going to be poor for the rest of your life, you will end up dirt-poor.

Oftentimes, people base their perception on their family lineage.

Some people think that just because no one from their family is rich, or has failed to finish formal schooling, or they themselves don't have the capital to start even a small business, they have already concluded that they are a failure.

By doing so, they already dictated what will happen in reality.

On the contrary, if you believe that you have what it takes, despite your poor background and your lack of financial resources or good education, then you are bound for success one day.

I challenge you to *change* your perception today.

Be willing to *unlearn the old things and relearn new things.*

Be willing to *pay the price and do whatever it takes.* Believe that you are going to be successful someday.

If you want to see your dream turn into a reality, you *have to start changing now the way you perceive things in life.*

You don't need to keep looking back at the past. You don't even need to wait for tomorrow, but start changing your perception today!

#### **How Can We Change Our Perceptions**

The first step to changing our perception is by changing what we feed our mind. Whether we admit it or not, nine out of 10 that runs in our mind are negative thoughts.

Think about this:

*What is the first thing that comes to our mind before we board a plane?*

*"What if it crashes?" "Paano kung bumagsak?"*

*What is the first thing that comes to our mind before we start a new business venture?*

*"What if it does not work?" "Paano kung malugi?"*

*What is the first thing that comes to our mind before we take our exams?*

*"What if I fail?" "Paano kung hindi ako pumasa?"*

*Can you relate to what I am saying?*

If you go to your dentist, he will remind you that aside from regularly brushing your teeth, you also need to floss your teeth.

Proper flossing removes plaque and tiny food particles that your toothbrush cannot easily reach, that is, under the gum-line and between your teeth.

Because plaque build-up can lead to tooth decay and gum disease, daily flossing is highly recommended.

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Source ([http://www.colgate.com/en\\_US/EN/CC/Information/Articles/Oral-and-Dental-Health-Basics/Oral-Hygiene/Brushing-and-Flossing/article/How-to-Floss.aspx](http://www.colgate.com/en_US/EN/CC/Information/Articles/Oral-and-Dental-Health-Basics/Oral-Hygiene/Brushing-and-Flossing/article/How-to-Floss.aspx))

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Now, if dentists recommend dental flossing, as your wealth and life coach, I recommend **"Mental Flossing."**

You've got to remove the **"mental plaque"** that comes in the form of past hurts, failures, pains, and bad experiences that affect and even shape your perception in life today.

Hurtful words from the past, the death of a loved one, or break up with a girlfriend or boyfriend - all have a negative effect in the way we live our lives. As such, you need to **"floss"** mentally on a daily basis.

You need to know how to process the thoughts that come into your mind.

But maybe, you're saying, *"Chinkee, I just can't help it. I couldn't forget the negative words people hurled at me."*

Here's the thing, you cannot control the thoughts that come into your mind, but you sure can control what will stay.

Our mind is not a trash can. So never allow people to throw garbage into our mind.

On the other hand, *what will happen if you feed your mind with positive and self-assuring beliefs?*

You'll be able to do the things that previously you thought we're impossible to accomplish.

You'll take actions and make things happen.

You'll start living your life with a greater sense of purpose and passion in life, enabling you to seize every opportunity.

You'll have the ability to face your fears and achieve great things.

Reality is, you're just one thought away from making a decision that can lead to positive changes in your life.

**Remove The Words and Replace It With Words**

Be careful of what you declare; what you declare becomes reality.

Instead of using words to describe your situation, why don't you use words to change your situation?

Instead of saying ...

*"I don't think I can"* TO *"I know I can"*

*"I am afraid"* TO *"I am in faith"*

*"I don't believe"* TO *"I better believe"*

"Maybe" TO "I am sure"  
"I don't have the time" TO "I will make time"  
"I don't know" TO "I will learn and know"  
"I don't have money" TO "I will have lots of money"  
"It is too expensive" TO "I can well afford it"  
"I think it is hard" TO "I will find a way"  
"I will try" TO "I will do whatever it takes"  
"It seems impossible" TO "With God, everything is possible"

I believe that all your dreams, goals and aspirations in life can be accomplished as long as you don't allow limiting and self-defeating beliefs to dictate your thoughts.

By now you might be asking, *"Is the secret to being rich and successful really that simple?"*

Well, we still have a long way to go, but at least, you need to start somewhere.

Now, let us focus on the word "BELIEVE."

There are actually two words that you can create from the word *believe*. Be it and Live it!

In everything we do in life, it is important for us to live out what we are believing before we can even think of endorsing it.

In the sales business, the power to persuade people becomes more realistic when a salesman first uses the product he is trying to sell. Because if you have never used the product you are trying to sell, *how can you convince others to buy and use it?* In other words, you got to be the product of the product.

One time, a friend of mine who was starting a new career as a financial adviser for an insurance company, came to me and asked how he can be successful in what he is doing.

The following are my pieces of advice:

*First*, to immerse himself and know what is the vision, mission and culture of the company that he is planning to join.

*Second*, to attend all the seminars the company offers so he would be trained and equipped on how to understand the product so he can market it effectively.

*Third*, to buy an insurance policy.

My friend then reacted upon hearing the third part of my advice. He asked, *"Why will I buy an insurance policy? My plan to shift career to become a financial adviser is due to the fact that I need to earn money!"*

Here are my responses.

*"Is money your only goal for shifting to your new career or is it because you believe in the cause and the product of the company?"*

*"What do you think will happen during your presentation when a potential client asks if you own a policy?"*

A few months after pursuing his new career, this friend of mine came back to me one day and shared that every time he makes a presentation, his clients never failed to ask him if he owns a policy.

Here's the lesson:

When you say you believe in something, you've got to walk the talk. Practice what you preach. Talk is cheap. You need to back up your words with action.

Once you start doing it, then conviction starts kicking in.

You see, if you have a sense of strong belief, you will be able to convince others by buying into what you believe in. And that is how you make things happen!

#### **What Happens If You Start Believing?**

*Believing ...*

Gives you **Inspiration**.

Admit it or not, people perform best when they are inspired.  
Inspiration is a catalyst.

Inspiration is the spark to start a fire.  
Inspiration is like a candle in the midst of darkness.  
Inspiration is an idea.  
Inspiration is your "Aha!" moment.

Once you are inspired, you can now start your engine.  
However, you also need fuel to sustain your inspiration.

*Thus, Believing also ...*

Gives you **Motivation**.

Motivation is the fuel that will keep the fire burning.



But ....

Hope gives you the power to persist.

Hope gives you the power to dream big.

Hope gives you the power to start all over again.

Finally, people who believe in their dreams and who believe in themselves, make impossible things possible. They can move mountains and they never stop until they get what they want. Be counted and be one of them.

### **Plan, Plan, Plan**

According to Benjamin Franklin, *"If you fail to plan, you are planning to fail."*

His point was, failing to have a plan before doing something is the perfect recipe for failing.

*Here are just some examples:*

You have a major examination in school and you did not bother to review.

Building a house without a blue print.

Going to battle without knowing what type of weapon you need.

Some people look at planning as a waste of time.

Confucius, the great Chinese philosopher once said, "*A man who does not plan long ahead will find trouble at his door.*"

Rich and successful people understand that proper planning is the best defense against poor performance. Planning ahead of time helps you save time, money and resources.

My personal motto when it comes to planning is, "Expect the best but prepare for the worst."

A plan may look good on paper but once implemented, that is the best time to test its strengths and weaknesses. So it will be wise to assess the risk and ask the question, "*What if?*" Am I encouraging you to think like a pessimist? Not at all!

I always encourage people to be positive. We have to be an optimist but we also need to be a realist. That is why every vehicle has a spare tire at the back of the trunk. Just in case you get a flat tire, you will be able to change it and continue your journey. Only a fool will travel without one. Every time I plan, I always have a back up plan, a plan A, plan B, even up to Z.

It's time to take what we have learned and put it into action.

Go grab a pen and paper and write down the answers to these following questions:

1. *Could you honestly say you have a "limiting belief"?*

*(Answerable by Yes or No)*

If your answer is yes, then you have taken your first step towards a new life.

If your answer is no, you don't have to answer the succeeding questions.

2. *Take the moment to identify one or more "limiting beliefs" that often affect your thought life.*

We all have one or more limiting beliefs, but identify one that really hampers your growth or affects you from taking a positive action.

*For example:*

I don't think I can do it.

I don't make enough money.

I am not as good as my friends/officemates.

I am not smart enough.

I am not skilled enough.

I am not beautiful enough.

3. *Take a trip down the memory lane to see how, where and why you acquired these limiting beliefs?*

Try to recall the incident during your childhood that affected you which eventually planted the seeds of limiting beliefs.

Write down these incidents and the reasons why they have affected you.

4. *How do these limiting beliefs affect you mentally, emotionally, physically, relationally, financially and even spiritually?*

Write down all possible situations you can think of.

5. *How have these limiting beliefs impact your past and present relationships?*

Relationships often are strained when we become a prisoner of a false belief.

6. *How are the people around you affected by your set of limiting beliefs?*

7. *What did you feel after realizing the numerous "missed opportunities" you had due to your limiting beliefs?*

Pay attention to the feelings and do not deny it, knowing what life would be like for you if you just believed. Write down what you felt at that time.

8. *Can you imagine what would your life be if you don't have those limiting beliefs?*

9. *How will they change your perception of what you can do and how can they change your life?*

10. *What are the goals you would like to achieve but you have not yet pursued until now?*

11. *What would you like doing if you are no longer afraid?*

12. *What could be the worst possible scenarios if your plans do not work?*

*Please write them down.*

*Check and evaluate if they are life threatening or not.*

*Are these mistakes reversible? Are they repairable or not?*

13. *What is the most compelling goal you listed in your answers in question no.10? Can you please number your goals according to priorities? For example, 1 being the highest and 10 the least.*

*What are three realistic steps you could take on your goal this week so that you can get started immediately?*

Without any limiting beliefs or fears, write down all your action plans then set a deadline.

Repeat this exercise as long as it is necessary.

Don't stop until you have already fulfilled all the goals that are written on your paper.

Check and evaluate also how you are doing with the other goals.

Believe that good things will come along the way. Just remember, your best days are not behind you, but your best days are ahead of you!

CHAPTER  
3

## THE FOUNDATION

Having laid the foundation on becoming rich, I will now move on and discuss the "Secrets of The Rich and Successful."

When we talk of a construction, the taller the building, the deeper the foundation. You can't build a tall building on shallow ground without a strong foundation because if you do, the structure will just fall.

And here's the thing, it takes time and hard work to develop the foundation before you can start building. But once the foundation is laid, you will progress in no time.

The same goes with becoming rich. It takes a lot of time of to dig, tons of trials, shovels of pain, sweat of challenges and wounds due to failure. But once you are willing to go through the process and overcome them all, then becoming rich

eventually becomes as simple as counting 1, 2, 3. As one business tycoon once said, *"Earning your first million is the hardest but the next ones are easy."*

Perhaps you are asking, *"If everyone has the potential to become rich, how come not everyone is rich?"*

There are so many books and seminars that teach us on how to become rich. But not everything you read from these books and heard from seminar speakers tailor-fit your current status. I suggest you just pick the ones that fit you. Get the things that you feel will best work for you and delete the information you feel will only pollute you.

Now, let me help you reprogram your mindset and remove the wrong information you might have on becoming rich.

*Becoming rich and successful does not happen...*

#### **OVERNIGHT**

Unfortunately, there are some people who have the wrong perception. Data programmers call that "Garbage in, garbage out." In farming "What you sow is what you reap." In life, "Wrong input, wrong output." In becoming rich, if you have a "Get-Rich-Quick mentality, your downfall will be as fast as how you've acquired your riches."

There is no such thing as instant riches. Unless, you can win the lottery, inherit a big amount of money or marry a rich spouse.

There is no such thing as overnight success. Becoming rich is not a one day event; it is a lifelong process. It takes time – years or even decades to achieve success.

The Great Wall of China was not built overnight but it went through a tedious process. It was built without the benefit of using heavy equipment or machineries. But it was constructed brick by brick, through manual and hard labor. Not to mention the many lives that were sacrificed.

People who built the Great Wall went through the process of hardships, trials, challenges, pains, sufferings, tribulations, rejections or even failures. *"Hmmm, did I just describe your current situation?"* If you are going through something or went through something in the past, then treat this as part of your learning process. No one has ever become successful by skipping this stage.

Remember the motto of *great athletes*: **"No Pain, No Gain."**

For the *marines*: **"No Retreat, No Surrender."**

For the *army*: **"No Guts, No Glory."**

For the *security guard*: **"No I.D. No Entry."** (*Just kidding.*)

The motto of the *rich*: **"No Failures, No Success."**

People who are rich today paid their dues and went through a tedious process to become who they are today.

*Becoming rich and successful does not happen...*

#### **BY MERE LUCK**

Have you ever heard this phrase: *"He was just plain lucky! He was just at the right time and at the right place. He just knew the right people."*

Let's say, you have a friend who is leaving for a certain country for good. And he is willing to sell you his brand new car worth P1 Million at 50 percent off. **Wow!** Don't you think that's a *once-in-a-lifetime opportunity to own a brand new car from an outrageous deal?*

You have two options: Buy the car and use it or just simply sell it. You can easily sell it at P700,000 and earn an easy profit of P200,000.

Now, your heart is pounding and your palms are sweating. This is the deal you have been waiting for. But wait! *Do you have the cash to buy the car?*

*Do you have P500,000 in your savings account?*

Even if you are at the right place at the right time, but if you do not have P500,000 on the spot, you'll end up as the wrong person and will only miss this golden opportunity.

In other words, you must be the RIGHT PERSON at the RIGHT TIME and at the RIGHT PLACE.

Here is my personal take with luck. I personally do not believe in luck.

Becoming rich does not happen by chance or by accident. One perfect example is the game of chance called "Lotto or Lottery." Think about it, there are millions of people today who bet on the lottery but there will only be one winner who will "luckily" win it all.

Now, allow me to present to you the odds of winning it. According to [www.about.com](http://www.about.com), you should never fly or drive. That's because you are more likely to be killed in a plane crash, where the odds are 25 million to 1, and far more likely die in a car crash, where the odds are only 5,000 to 1. Similarly you should start sleeping on the floor and use the shower instead of the bathtub. That's because the odds of being killed by falling out of bed are 2 million to 1, while the odds of drowning while taking a bath are 840,000 to 1. However, don't think you can improve your odds by avoiding cleanliness altogether. The odds of dying from a flesh-eating bacteria are only 1 million to 1.

Maybe you'll have better luck outside. Nope. The odds of being killed by lightning are 2 million to 1, while being killed by a dog are 700,000 to 1. Bring your anti-venom kit, because you are even more likely to die from a snakebite or bee sting, where the odds are 100,000 to 1.

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Source: (<http://useconomy.about.com/od/themarkets/a/What-Are-The-Odds-Of-Winning-The-Lottery.htm>)

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*Becoming rich and successful does not happen...*

**BY ACCIDENT**

It happens because a person has prepared himself for success. Success comes to those who are prepared. *How does a person prepare himself for success?* It is in the small and daily choices he makes that contributes to his overall success.

Here's the truth: some people became successful and rich because there was a season in their lives that they made a

conscious choice to become rich. They knew what they were getting into. They knew that success has a price to pay. They chose to be diligent, consistent, patient and persistent in what they were doing. If you have all these secrets working for you, I believe you will get lucky one day. *How do I define luck?* Luck comes to those who are prepared and who choose to work hard and persist. When you do it consistently and persistently, one day you will definitely get lucky.

#### **I Have Good Intentions**

Have you ever heard of this saying, *“Good intentions will bring me to my destination”*?

*Does that mean that as long as I have a good intention to lose some weight, I will be successful? Where all you need to do is just meditate and imagine you have the body of a beauty queen or a super model?* Then, just keep thinking that you are losing weight everyday. Repeat this process over and over again and you will be successful in losing your weight.

*Have you encountered this type of teaching or philosophy before? If you did and have once bought into it, chances are, you will end up frustrated and a complete failure. Why?*

With all due respect, even if you have a good intention to lose some weight, but if you don't exercise, change your eating habits, cut down on sweets and carbo in-take, you will never lose weight.

The same principle applies to becoming rich. Even if you have the best intention to become rich, but you don't save

up, then, spend all the money you make, maximizing your credit card to buy the things you don't need and cannot afford in order to please the people you don't like or hate, you will never become rich!

Our best intention to become rich will never be enough.

But it is through right intention with the right information, coupled by the right decision that will bring us to the right destination.

We must gather the right information then process it thoroughly so that we can make the right decision, which in turn, brings us to the right destination.

**Just by being "masipag at matiyaga" (Industrious and Patient)**

I once heard this Filipino statement before, "*Basta masipag ka lang at matiyaga ka, darating ang panahon, yayaman ka din.*" (As long you work very hard, be industrious and be patient then time will come when you'll become rich one day.)

*Do you believe in that statement?*

Before you completely subscribe again to this idea, allow me to share to you a great mystery. *Do you know of people who are hard working, industrious and patient? But despite their efforts, they remain poor and broke. Right or wrong?*

**Disclaimer**

Before I state my case, this is not in any way to demean or look down at what others are doing. The

job that will be cited as examples are honest and clean professions. It will only be used to make a point and should not be misinterpreted, otherwise.

Let us take the carpenter as an example.

*Are carpenters hard working and industrious?*

Well, looking at how they do manual labor and work under the extreme heat of the sun tells me that they are working under tremendous physical pressure daily.

*How about the garbage collectors? Are they also hard working and industrious?* Well, just imagine their work condition. You have to smell the stinking garbage, collect and pick up what average people like us consider as trash. Man, talk about hard work and having a tough job, they got it.

*"Masipag ba sila?" (Do you think they are industrious?)*

*"Yes!"*

*"Maliyaga ba sila?" (Do you think they are persevering?)*

*"Yes!"*

*"But are they earning lots of money? Are they already rich?"*

*"Do you see what I mean?"*

It seems like there is something wrong or missing in the equation. If being industrious and persevering are the only requirements to have a rich and comfortable life, then everyone would be rich. Unfortunately, not everyone is rich.

Remember, a good intention will not bring us to our destination.

We need to gather the right information and make the right decision. *Now, are you ready to get the right information so that you can make the right decision?*

Take cooking a meal as an example. If you have all the necessary ingredients but you don't have salt, your food will not be tasty or flavorful. The same goes on the secret of becoming rich and successful.

Hardwork and industriousness will not bring us to our destination.

There are still some missing ingredients. *Let us go to the missing secret ingredient number one...*



CHAPTER  
4

SECRET #1  
**KNOWLEDGE**  
*(Kaalaman)*

Have you ever heard the quote:

***"Knowledge is Money and Money is Knowledge."***

If you want to gain more money, you have to gain more knowledge.

*You may ask what does knowledge has to do with becoming rich and successful?*

For us to fully appreciate and comprehend how essential knowledge is, let me refresh your memory. In my book *"For Richer and For Poorer"* – Why the rich become richer and the poor become poorer, I differentiated the mindset of rich people thinking as opposed to poor people thinking.

When I talk of "poor people", I am not just referring to those

living in shanties or the so-called society's underprivileged. Rather, they are those who possess poor mindset. You maybe rich on the outside but if you are poor on the inside, then, you are still poor.

People with poor mindset say, "I cannot start a business because I do not have the money to use for capital." But people with rich mindset say "Money doesn't make money!"

*What?* This is confusing.

Let me illustrate.

If you give P1 Million to a person who doesn't know anything in life, then let him give an account of what he did with that amount a year after, *guess what will be his status? Will he be rich or still poor?* I guess your answer is as good as mine. He will still be poor.

Now take away all the riches of Mr. Henry Sy, the owner of the country's chain of malls SM, then come back to him a year after, *guess what will be his status? Will he be rich again or will he stay poor?* He will definitely be rich again!

*Do you understand my point?* Even if you have all the money in the world, but if you do not know what to do with it, you will end up unsuccessful and broke. In other words, your money is useless!

On the other hand, even if you do not have much money, but when you have the right knowledge and you know what to do with it, you will have the power to make your money grow.

Making money is not only an issue of resource problem, but it is an idea problem as well. Here's what I realized in life. Some people remain poor not because of the lack of money or opportunities, but because of the lack of knowledge and ideas.

Becoming rich does not happen because you have lots of money.

But it happens when you have acquired knowledge and great ideas.

Let me encourage you: do your very best to acquire new knowledge because it can lead you to new ideas. New ideas can open up to new opportunities. New opportunities can help you create lots of money.

**Knowledge = Ideas = Opportunity = Money**

Another characteristic of the rich is...

Rich people value education more than entertainment while poor people value entertainment more than education.

Perhaps you're asking, "*How can you prove that Chinkee?*"

If you invite a person with a poor mindset to a seminar or a learning event, you will often hear responses like:

*"May bayad ba? Libre ba?" (Is there a fee? Is it for free?)*

*"Ang mahal namani!" (It's too expensive!)*

*"May pagkain ba?" (Will they serve food?)*

When you invite a basketball fan to an Ateneo-La Salle UAAP game, bleacher seats are normally priced at P350 and can go as high as P3,500 in the black market or those that come from scalpers. You will be shocked and surprised that people are willing to shell out that big amount just to be able to watch the game. Same goes to people who watch concerts of famous celebrities.

However, if you invite people to attend a learning session to improve their personal well being priced around P1,000 to P2,000, you will get reactions like: *"Ang mahal!"* (It's too expensive.) *"Hindi ko naman kailangan yan!"* (I don't think I need that.)

When you invite a rich thinking person, you will get a different reaction. They ask questions like: *"Ano ang topic? Ano ang matutunan ko? Magkano?"* (What is the topic and what can I learn from it? How much?)

*How many people have I counseled in the past who lost millions of their hard earned savings because they were swayed by get rich quick schemes? Little did they know that reading a book or attending a training or seminar is just what they need in order to be empowered to make the right decisions.*

In my other book *"Till Debt Do Us Part"*, I pointed out that before you invest your hard earned money in any type of investment, you must understand what you are getting into. Never invest in something that you do not understand no matter how profitable it maybe. This is the sad part of wealth management.

We invest a lot of time trying to learn how to create and save up money. Yet, we tend to invest little or no time in learning how to make our money grow and protect it. We need to acknowledge and recognize that the most important and most valuable asset in our lives is ourselves. Our financial success is not dependent on how much money we have but on how much information we have towards growing and protecting our money. We need to learn to invest first on the inside before we can become rich on the outside. The most valuable and expensive investment you and I can make is not the car you drive, the house you bought nor the business you have. It is yourself, because you are the one who will make all the financial decisions. If you are empowered with the right information, you can make wise decisions. But if you fail to empower yourself, you will make bad financial decisions that will lead to losses and failure. Never neglect investing on yourself.

Now, I want to congratulate you because the mere fact you are reading this book means you already made a very wise decision to invest on yourself. You are on your way to becoming rich!

Do not stay poor by thinking poor.  
Be rich by thinking rich.

***It Is So Challenging To Become Wealthy***

*If it is too challenging to become wealthy,  
it is more challenging to become poor.*  
– CHINK+

People can come up with many reasons why they are in lack, in debt or poor.

*"Walang puhunan." or "No capital."*  
*"Walang oportunidad." or "No opportunity."*  
*"Walang pinag-aralan." or "No educational attainment."*  
*"Walang koneksyon o kakilala." or "No connection or backer."*  
*"Walang pamasaha" or "No transportation allowance."*

We can come up with 101 reasons why we are not successful. At the end of the day, we can only do one sure thing in life: either we make money or we make excuses. Take your pick.

If you choose to make money, we need to understand that the lack of money, opportunity, educational attainment and connection are not the major hindrances for us to become rich. It is the lack of KNOWLEDGE!

*What's the solution?*

You have to acquire new knowledge.

## ***How Can I Acquire New Knowledge?***

### **Learn To Go Back To School**

#### ***Formal Education***

Enroll in a college course that interests you. Whether you just completed your high school education or are about to enter retirement, it is never too early nor too late to gain knowledge through institutions of higher learning.

#### ***E-learning***

Education nowadays is affordable.

You can surf the Internet for any topic that interests you through various search engines. Just type any question and you'll get the answer you are looking for.

You can also join discussion forums or write blogs to share the knowledge you have online. You can even learn from other people.

#### ***Self-learning***

Read books and attend seminars that can motivate and inspire you to become a better person. I have been doing them for years and frankly, they have shaped me for who I am.

When people ask me what school I graduated from, my standard reply is "UE," *University of the East*? No. *University of Experience*. I came from the "school of hard knocks". I never finished my formal schooling but I read a lot of books and attended a lot of seminars.

Learning new things for me is a way of life and fun.

### **Learn To Ask Questions**

If you do not know what to do, be humble and open enough to ask questions.

This reminded me of an incident between a husband and wife. They were traveling to the province and trying to locate their long lost relative's address.

Mrs.: *"Honey, please, let us ask for direction."*

Husband: *"We don't need to ask, I know where I am going."*

Mrs.: *"But honey, we've been circling around the city for two days already."*

Some people are ashamed to ask questions because they do not want others to think and feel that they do not know much.

Some people call it "shame" but I call it "pride."

But we have to be humble enough to admit that we don't know everything in life.

My question is, *"So what if people know that you don't know everything?"* No one knows everything in life unless your first name is GOOGLE.

If you do not know something, then learn to ask questions.

You have nothing to lose but everything to gain. We just need to choose humility over pride. The cup that usually gets filled is the one that is empty. Those that are already full will just spill. We have to learn how to unlearn the old things, learn new things, and relearn to keep on growing.

#### **Learn From Other People's Mistake**

I got married in 1999. Since that was our first time to be married and we have no future plans of remarrying a second time, we have to make sure our marriage will work on our first attempt.

*What do you think is the best way to make it work? By avoiding the mistakes of others. All we need to do is just ask people who have been there. That is what my wife and I did before we got married.*

During our engagement period, we visited over 14 couples and asked them the hard questions about married life. Based from what we heard, there were tons of valuable lessons that helped us avoid unnecessary mistakes and pains that a starting couple could go through.

That is the reason why we should not be ashamed or embarrassed to ask questions. *What do you think is more embarrassing: to pretend that we know it all but in reality we know a little or nothing? Or admit that we need others to help and guide us in our journey to becoming rich?*

The humility to admit that you don't know everything and the courage to ask questions are the cornerstones of learning.

Be curious. Ask questions. Learn faster.

Now if you are ready to learn better and faster, it is time to do the next important step. If you want to ask, better...

#### **Ask From The Right People**

If you want a legal advice, you ask a lawyer.

If you want a medical advice, you ask a doctor.

If you want a spiritual advice, you ask your spiritual adviser.

If you want to start up a business, you ask an entrepreneur.

Oftentimes, we tend to ask questions and pieces of advice from people we only know and trust. We don't ask advice from people based on competence, but based on trust and relationships.

*Here is an example:*

A carpenter's child had a headache so he asked his fellow carpenter friend what medicine to take. *What do you think will be the carpenter friend's advice?*

*"Hmmmmm, give your child two tablespoons of paint thinner and he will be okay." Do you think he will be okay? If the carpenter heeds that advice, his child's condition won't get better, but will get worse. If you need medical advice, obviously you go to a doctor.*

Now, if you want to get into business, who should you ask? The logical answer should be a business person or an entrepreneur. But how come some people seek advice from their relatives who have been an employee for 30 years instead of a businessman.

John: "Do you think it is better for me to get into business?"

Relative: "No John. Times are hard these days. People are tightening their belts. I don't think it is time for you to start one. You might lose all your hard earned money."

John: "I think what you just said is true. It does make a lot of sense. Things will surely get worse if I lose all my hard earned money. Thank you."

Too many times, we are asking pieces of advice from the wrong people, which is why we keep on getting the wrong answers.

When we ask, let us go to the right person.

Another great way to learn faster is...

#### Learn To Develop The Habit Of Reading Books

You might say, "*But Chinkee, I don't read books.*"

Neither do I. That is one of the reasons why I failed miserably when I was in Grade 6. I repeated Grade 6 four times. Yes, you read it right, four times. *How did that happen?* Well, looking back, I remember vividly that I hated reading.

*So how did I learn?* I just try to memorize what the teacher discussed during class hours. Unfortunately, I was often sleeping in class, which is why I was the fastest student to finish taking the exams because all I did then was to write my name and class number. I can hardly remember any lesson we took. But when I entered the world of business, I realized something – it is difficult to do something if you do not know what you are doing. I was making a lot of mistakes and it was costing me time and money that led to frustrations.

*My mentor once told me, “You are having a hard time doing something because you are just doing things out of your passion and will. You do not know what you are doing. Passion without knowledge is disastrous!”*

What my mentor told me prompted me to pause and reflect as I try understand the reason why I am not earning the money I envisioned from the start. I realized that I was driving my vision only by pure passion without skills.

This is how I pictured a person with pure passion without skill.

*What is the use of owning an expensive vehicle and knowing your destination if you don't even know how to drive? And so because the person does not know how to drive, he just starts to push his expensive vehicle.*

That is what most people do. Instead of driving the car, they push the car because they do not know how to drive it.

In my case, I was forced to learn before I can earn. I had to develop the habit of reading and studying first.

It was a struggle for me at the beginning. I have to unlearn old habits in order to relearn new habits.

Things that I had to unlearn and sacrifice to give time reading books:

I stopped watching TV.

I consider watching television as one of best ways to waste our time. Sometimes, we spend more than an hour just switching channels. *Do you know that a person who watches TV spend an average of three to four hours a day or roughly 21 to 28 hours per week?* That is equivalent to four days in a month or an average of 48 days in a year! So for every living year, we waste one and a half months watching TV to entertain ourselves. Just imagine, if you switch this time to read and learn, you can finish a college degree in 20 years of watching TV.

I stopped playing computer games and said goodbye to my Game 'N Watch. *(That's the equivalent of PSP during my time.)* First, it was the game Space Invaders then Galaxians. You might be asking what those games are. But they are the equivalent of Pet Rescue Saga and Candy Crush in today's tech-savvy generation.

*What games do you like to play?* While the little bit of gaming is good for recreation, you have to be aware of the time you spend. You might even want to literally time yourself and see how much it adds up over the week.

Decide how many hours you are willing to waste on your game of choice and then put a limit. This also applies in watching TV. The will to prioritize is what's more important.

When I developed my new habit of reading, I became a voracious reader. I can easily finish a book in one or two days. Reading for me was not anymore a task but it became a pleasure. I began to enjoy it and eventually, it turned out to become one of my greatest passions. It is really true. When you take delight in doing something, it changes your heart's desire.

From reading and learning, now I have turned my passion into my profession. I started to write books myself in order to share what I personally learned and went through in my own personal life experiences. As I empowered myself through reading, I also want to empower others through writing. I have already written five books. Now, this is my sixth book.

Writing a book brings so much fulfillment and sense of purpose in me especially when I hear testimonies of people who have read my books. I often get encouraging notes from people of how my book inspired, motivated, challenged and disturbed them to move out of their comfort zones and move them to the place where they should really be. This drives me to write even more.

As I got enriched mentally, emotionally, spiritually and even financially, I got this burden in my heart to share and impart what I have learned to others. I have learned that one of my passions in life is to be enriched so that I can enrich others through what I will write.

When you *read*, you will learn.  
When you *learn*, you will be empowered.

*When you are empowered, you will be able to do the following:*

- Be able to motivate and inspire yourself in everything you do.
- Be able to recognize your abilities and strengths.
- Be able to believe in yourself and your competence.
- Be able to have the ease and the ability to make things happen.

So if you want to experience all of the things I just enumerated, you have to start the habit of reading now!

*Another way of learning aside from reading is...*

#### **Learn Through Seminars**

Seminars are one of the best ways for you to learn new information on the topics you desire to be an expert on. The beauty about a seminar is you get to hear the speakers live. You don't only get to read the Authors' books, but you get to experience them live. Even if you have read their books, nothing compares to seeing and hearing them live.

The other purpose of a seminar is to get you introduced to several experts in a short amount of time.

***What are the benefits of attending a seminar?***

**1. Added knowledge.**

I am a firm believer and a by-product of seminars. In 1998, I was invited to attend a seminar at one of the hotels in Roxas Boulevard, Pasay City. The speaker of the seminar was the world-renowned Zig Ziglar. He is considered the father of all motivational speakers and has authored many books. One of my favorites is "Over The Top."

The topic was "How to speak effectively in public"  
*"How To overcome your fear and how to improve your self-image."*

*How much was the fee?* Well, it was more than what I can afford during that time. I don't have much resources. But I know this will greatly benefit and improve my self-worth. *"Kahit mataas ang presyo! Gumawa ako ng paraan! Dahil kung gusto, gagawa ng paraan. Kung ayaw, maraming dahilan."* (Even though it was expensive, I found a way, because if there's a will, there's a way.)

*Do you think I have recovered the money that I invested?*  
I not only recovered it, but I was able to multiply it.

Some people complain about the high cost of learning events and seminars but please, allow me to reason with you on the high cost of ignorance. People remain poor not because of the lack of opportunity and money but because of the lack of knowledge and ideas.

**2. A sense of renewed hope and inspiration.**

Sometimes, we all need a push in order to move us out of our comfort zones and challenge us to dream big again. Even if you are the most talented individual, unless you awaken the great potential in you, you'll only be like a volcano that remains dormant.

**3. A great way to network and learn from others.**

Just like what my wife and I did when we were still engaged, sometimes, the learning curves in life are lessened by sharing experiences with others. You get to learn from each other's experiences and mistakes. Talking and being with our friends help us greatly understand other individual's problems or concerns. It removes the focus off from ourselves as we begin to start looking at life from another person's perspective. Sometimes, you feel bad about your problems until you realize that other people's problems are much worse than yours.

**4. A great way for those who don't like to read or attend classes to improve their knowledge on a specific subject.**

Reading is beneficial for everyone, but we have to understand that we gain a whole lot more when we attend seminars. But again, it all depends on your learning style. Some people feel more comfortable learning when they listen to the speaker live.

I must admit that I am more of an auditory learner than a reader. I can easily memorize things when I hear it. It

is just like a song, where you get to listen to it without reading the lyrics, sooner or later, you'll be able to memorize it.

Now, as I have shared to you how to acquire knowledge, it is time for you to feed yourself with the right information.

Again, I want to go back to the premise that even if we have the best intention but if we gather the wrong information, we will still make wrong decisions. Wrong input produces wrong output.

SECRET #2  
**PATIENCE**  
*(Tiyaga)*

*What is the distance between the **STARTING LINE** and the **FINISH LINE**? PATIENCE.*

We need to have patience to become successful and rich.

We all have to remember that becoming rich does not happen overnight.

You need to be patient while working your way to become rich.

As I continue, let me share to you a story of an impatient priest.

Perhaps you have wondered how a priest can become impatient.

While he tried his best to be patient, the more he quickly became bored and angry. One day, the priest decided to just stay away, to go to a far away place to be alone and learn how to be patient. He built himself a small house in a forest—far away from civilization.

A few years after, a man travelled to the forest and saw the priest. He was totally amazed to see a priest living in outlying areas.

So the traveler asked the priest, *"Father, why are you alone and living independently?"*

The priest replied, *"To know the secret of being patient."*

Traveler: *"How long have you lived here in the forest?"*

Priest: *"Seven years."*

The traveler was surprised and asked another question, *"If nobody around you can interact with you, how would you know if you are already patient?"*

And the annoyed priest replied, *"Depart from me, I do not have time for you!"*

Sometimes, we are just like the priest. We want our lives to become successful and rich. But we lack patience, perseverance and persistence. There is a saying, *"People who win never quits and those who quit never wins."*

We just need to be more patient and we must be willing to wait. The true meaning of patience is the ability to wait even if you do not know what will be the outcome.

*"Patience is bitter, but its fruit is sweet."*

— Aristotle

This is a test of patience, discipline and self-control. Being patient is basically one of the most important trainings that can bring us to a life of success and richness.

But unfortunately, many people get easily bored because of a get-rich-quick mentality.

Due to a fast changing society and the changes in technology, we can now quickly obtain information through the "Internet".

If you can still remember, if you want to send a letter or what we call as "snail mail", sometimes it will take you weeks or months, depending on the distance of the area that you are sending the letter. But these days, you can send a message by simply clicking the "computer mouse" or by "texting".

For the food we cook, our parents or our grandparents used to use boiler or crock pots. But now, we can cook food for a few minutes by using the "microwave oven".

Waiting is one of the most difficult thing to do. I will admit that I also used to be impatient especially when I have to line up to pay for my utilities.

*Have you experienced standing in line at a fast food chain to order your food, but it was taking them two days to take your order?*

Or perhaps you want to buy a ticket to a movie that offers

*"reserved seats", but the buyer before you is taking forever to choose their seats?*

*Haaaaayyyyyy! If we are not patient, the waiting can steal our joy and peace. It is considered as torture to some people! In other words, waiting for some people is referred to as suffering. If we equate waiting as a form of punishment, chances are, we will definitely avoid or dread it.*

*In reality, no one can really become successful and rich without being patient. We should develop the art of being patient. Patience is not a gift but a skill that we can learn and that we just need to accept and understand.*

*It takes nine months to give birth to a child.  
It takes four years to finish a college degree.  
It takes seven years to harvest a mango tree.  
It just takes time.*

*In fact, waiting is not a form of punishment but learning on how to become patient. Waiting is not a curse but learning to wait is a blessing.*

### **The Blessings Of Waiting**

#### **Blessing 1**

#### **Waiting Reveals Who We Are**

*Waiting does not make us impatient but the process of waiting only reveals who we really are. Waiting can bring out the best or the worst in us. It only reveals what we are really*

made of. You can tell others that you are an orange. But when the time comes that you are squeezed by the challenges of life, stress, pressure and the long waiting process, the questions we need to ask are: *What kind of juice is going to come out? Will it still be an orange?* When grape juice comes out instead of an orange, this means you are not really an orange. But you are a grape pretending to be an orange. *Do you understand what I mean? Why don't you ask yourself now?* Once you are placed in a situation that you need to exercise patience, *"How do you respond?"*

*Do you tend to complain or you remain thankful?*

*Do you tend to look at that situation as a learning opportunity?*

*Do you tend to give up or persist?*

If you really want to get rich, you need first to identify yourself and prepare yourself to be willing to wait and be patient.

Because if you fail to prepare, you are preparing to fail.

#### **Blessing 2**

#### **Waiting Gives Us Inward Strength**

Waiting does not make us strong from the outside but it makes us strong from the inside. This is also true on the construction of a building. To assert that a building will not be shaken or destroyed lightly, it requires a deep and solid foundation. The durability of a building is determined when it

passes through a storm. If it stands still after a severe storm, this means it is built on durable foundations.

The same goes with the process of becoming rich and successful. You have to pass through the extreme test, hurricane of problems, storm of challenges, and thunder of stress before you can succeed. *What do I mean?*

Some will not believe in what you are doing.  
Some will not support you.  
Some will even try to steal away your dreams.  
Some will even mock or ridicule you.

In our imperfect world, we will surely go through problems, testing or trials. The solution is not about avoiding the storms of life. We can never live a storm-free life but we can sure live a storm-proof life.

The solution is not to avoid the problems but how we can be strong and be strengthened from the inside so that we can be strong also on the outside.

Thus, becoming rich and successful is not an "outside" job but an "inside" job. We have to be PREPARED not only financially, but also mentally, emotionally and even spiritually. You have to prepare yourself internally rather than externally. I have not seen any wealthy and successful people who are not strong internally, who do not yield nor quit because they are broken by situations and circumstances. They are resilient and they never quit. Because quitters never win and winners never quit.

When you passed the extreme test and learned to wait, emboldened by tough times, then you are going to be fortified by the tests of time.

#### Blessing 3

##### Waiting Makes Us Mature

You'll learn to wait and not be in a hurry.

You continue to be consistent whatever happens.

You will never give up and never give in no matter what the situation may be since you acknowledged and accepted that success can be only achieved after going through a process. And when you know in your heart that something good is going to happen, you can expect good results at what you do.

Below are examples of people in history who by persistence and patience have become quite successful:

**Henry Ford:** While today, Ford is known for his innovative assembly line and made American cars a global leader in automotive, not everyone knows that he wasn't an instant success. In fact, his early businesses failed, leaving him broke five times before he eventually founded the successful *Ford Motor Company*.

**Thomas Edison:** In his early years, teachers told Edison he was "*too stupid to learn anything*." Work was no better, as he was fired from his first two jobs for not being productive enough. Even as an inventor, Edison made

over 1,000 unsuccessful attempts at inventing the light bulb. Of course, all those unsuccessful attempts finally resulted in the design that worked.

**Abraham Lincoln:** While today, he is remembered as one of the greatest leaders of the *United States of America*, Lincoln's life did not go smoothly. In his youth, he went to war as a captain but returned a private (*if you're not familiar with military ranks, just know that private is as low as it goes.*) Lincoln didn't stop failing there, however. He started numerous failed businesses and was defeated in numerous runs he made for public office.

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Source:  
<http://www.onlinecollege.org/2010/02/16/50-famously-successful-people-who-failed-at-first/>

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Think about these great men in history. *Why did they continue to persist even if they have gone through many painful and difficult situations?*

Because they believed in what they are doing.

They knew that someday, they will be successful in what they do. They have believed more in the possibilities rather than the impossibilities.

They have looked more at the opportunities rather than the difficulties.

Patience makes us better and stronger people.

**Blessing 4**

**Waiting Allows Us To Understand That We Are Not In Control**

On one occasion, I was invited to a forum and a participant asked me.

Participant: *"Chinkee, I have been waiting for a long time. I kept on praying, but until now, nothing has happened. I have been patient for a long time!"*

Chinkee: *"Yes, you have been patient for a long time, but the more important question is, 'if things are not happening according to your plan, what is your reaction?'"*

Participant: *"I'm annoyed and sometimes I complain because it is making my life very difficult."*

Chinkee: *"Do you believe in God and pray the Lord's prayer?"*

Participant: *"Yes."*

Chinkee: *"If you're upset and you complain about your situation, I suggest you should change your prayer. Starting today, change your prayer." Instead of, "Thy kingdom come, thy will be done," to "Let my kingdom come and let my will be done."*

Suddenly he stopped, reflected, then smiled.

Friends, we just need to understand that we are not in control of our situation. We are not holding our future. God is

In control, not us. Only God knows when we will be successful and rich. All we need to do is to be faithful and be consistent in what we are doing. Pray and trust God that our time will come.

In fact, even if we work 24 hours a day, but when God does not allow it to happen, still nothing will happen. *True or false?*

The motto of my life when it comes to my prayer life, *"Pray as if God is the only answer, work as if I am the only answer and learn to wait patiently and know that God is in control."*

The earlier we accept the fact that we are not in control of our future, the better for us to understand that we also have limitations. Therefore, we should accompany our actions with faith and prayer. Allow me to end with one of my favorite quotes from the Bible.

*"Trust in the Lord with all of your heart, and lean not on your own understanding. In all your ways acknowledge Him, and He will make your paths straight."* Proverbs 3:5,6 (NIV 1984)

Patience is quiet hope and trust that things will turn out right.

Good things come to those who wait.

In other words, *"it's worth the wait."*

Waiting teaches us to become patient.

Now, some of you might say, "*Chinkee, I am really inspired, enlightened and encouraged. Now I know that I need to be more patient. But what must I do in order to become more patient?*"

#### **How Can You Become A Patient Person?**

As I mentioned, I can consider myself as one of the most impatient people in the world. Believe me, it is not easy to become patient. It is not a one day event but a lifelong process. Let me share with you some of the simple exercises that I did and hope these can get you started:

##### **1. Admit that you are impatient.**

You cannot solve a problem until you acknowledge that there is a problem. If you do not admit that you have a problem, *how do you begin to find a solution?* Begin by admitting that you have a problem then you can identify where or what the root cause is.

##### **2. Practice delayed gratification.**

Learn to wait through postponing the purchases of the items that you want. It can start with simple things, such as buying new clothes, shoes or even upgrading your gadgets. *Do you buy when you feel like doing it? Or do you even go to the extent of borrowing just for you to have it?* Learn to endure and persevere. Try to defer the gratification of satisfying yourself.

Save up before you buy. Practice positive not negative buying. *(Please read my book Till Debt Do Us Part. The chapter on budgeting will teach you how to do it or you can go to [www.chinkeetan.com](http://www.chinkeetan.com) – search for Money Kit and click Positive Buying Form.)*

Prioritize first to invest your hard earned money in doing business rather than buying gadgets or living for the now. Isn't it strange, the more you earn money the more you spend. Think long-term not only for the short-term.

### 3. Find a coach or a mentor.

If you can fix your own problems, you would have lived a happy and a beautiful life. *Have you ever wondered, it is easier to solve other people's problem rather than your own?* In reality, we all need an outsider who can coach us and guide us. We cannot solve it on our own. We need someone to look from an outsider's perspective. Do not be shy to ask questions and seek advice from those who can help you.

Talk to people who can help you.  
People who will accept you, and will not judge you for who you are.  
People who can really tell you the truth in love.  
People who can really bring out the best in you.  
People who are willing to be patient while you learn to overcome your impatience.  
Find someone you know who has enduring patience.  
Ask questions and learn from them.

SECRET #3  
**HARD WORK**  
*(Sipag)*

**The Ant and the Grasshopper** (*Aesop Fables*)

In a field one summer's day a Grasshopper was hopping about, chirping and singing to its heart's content. An Ant passed by, bearing along with great toil an ear of corn he was taking to the nest.

"Why not come and chat with me," said the Grasshopper, "instead of toiling and mulling in that way?"

"I am helping to lay up food for the winter," said the Ant, "and recommend you to do the same."

"Why bother about winter?" said the Grasshopper, "We have got plenty of food at present."

But the Ant went on its way and continued its toil.

When the winter came the Grasshopper had no food and found itself dying of hunger—while it saw the ants distributing every day corn and grain from the stores they had collected in the summer. Then the Grasshopper knew. It is best to prepare for days of need.

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Source: <http://www.easystoreweb.com/short-stories/LBBooks/AntGrass.htm>

*What are the lessons that we can learn from the ants?*

#### **Ants Plan For The Future**

Ants are amazing creatures, they may not look intelligent but they think intelligently.

They do not only think long term but they also have a foresight by learning how to anticipate what's going to happen in the future and learning how to adapt to it.

Ants know that there is a time and a season for everything. There will be a dry season and a wet season.

They gather food during dry season and eat it during wet season.

Likewise with the rich and successful.

Once they earn money, they know how to be frugal and to save.

They do not spend their hard earned money on gadgets, entertainments, luxury cars and expensive vacations. They practice delayed self-gratification. They store their money and make it further grow so that they can benefit in the long-term.

Imagine what will be left for the future if you'll spend everything you make in the present.

One thing I also noticed when successful and rich people plan. They do not think of storing funds only for a few months, they think of years and some even think of decades. They work very hard during sunny days and save for the rainy days. They are not only thinking about the present but also of the future.

If we wish to become like them, we have to think like them.  
Think long-term not short-term.  
Sacrifice short-term for the long-term benefits.

Rich and successful people know for a fact that there is a season for everything.

There is a time of gathering and a time of feasting.  
There is a time of sowing and a time for reaping.  
There is a time of working and a time for enjoying.

#### **Ants Are Self-Motivated**

No one carries a whip behind the ant to ensure the work gets done. There is no bundy clock in the anthill. No boss to give instructions or to give directions. These creatures are self-

motivated and need no captain to ensure they get their work done.

*Why?*

They know their work is for their own good! It will benefit them in the end.

If you want to become successful and rich, being self-motivated means that you no longer need someone telling you what to do. Motivation must start from yourself. You do not wait for others to motivate you before you get motivated. But Chinkee, *"I really need someone to motivate me from time to time."* Yes, we all need someone to push or encourage us from time to time but we cannot wait all the time. *What if there is no one around to motivate you? Will you just stay still and do nothing?*

Rich and successful people know that motivation starts not from the outside but starts from the inside. They do not wait for the feelings of motivation to come before they work. They work hard then the feelings of motivation will follow. Motivation is only a result of hard work and a reward for a job well done.

Stay motivated and give your best at your work.

*Why?*

Your work is for your own good! You will benefit in the end.

#### **Ants Are Self-Disciplined**

They start to work early in the morning to start the day. If the early bird catches the worm, the early ants get the crumbs. Ants want to work early so that they can gather the pieces of food that was left-over from the previous night. If they wake up late, other insects or ant colony would have pick up the food ahead of them.

Just like the life of a farmer.

It's very important for him to discipline himself to start very early in the morning for two reasons. So that the seed he plants will not wither under the heat of the sun and he himself will not suffer working under the heat of the sun.

Rich and successful people have the discipline to do what most people are not willing to do.

One of them is to develop the habit of waking up early. Ouch!

My apologies, if you are not an early riser.

But there is one thing that is so glaring that I cannot deny. After observing and interviewing rich and successful people, they share one thing in common. They wake up earlier than everyone in the world. This isn't a coincidence. They wake up before 6 am, work almost on a 7 days a week and 72 hours a week. Remember what I said earlier, "It's the early bird that catches the worm." This is not only a cliché but it is true.

I can still remember when I was selling air conditioning cleaner in my early 20's. Part of my discipline was to wake up early so that I can set appointments to demonstrate the product. Since I worked hard, I worked fast and woke up really early. I got to set more appointments than any other agents in my division. In the business of selling, the more appointments you make the more chances of closing. At the end of the sales period, I became the top agent for 3 consecutive months in the company. I even overheard one co-agent said, *"Don't even bother to call, I am sure Chinkee called the client already."*

Allow me to enumerate to you the many advantages when you wake up early:

You can focus on work since you have less distraction.

You can have your personal quiet time and time of reflection on how to execute your plans for the day.

You will be able to accomplish more things since you started early.

You can get a head start over your competition while some of them are still sleeping and dreaming.

You will have more quality time with your family, once you finished your work.

Make it a habit to wake up early.

#### **Ants Are Focused On Their Goal**

If you have watched the movie "Bugs Life", you may remember the opening scene when they were gathering food. They were carrying food over their heads, crawling, following each other. It seems like that there was an invisible, imaginary line that they were following. They knew one sacred Ant Rule about the line: "No matter what happens, never break the line." But there was one occasion when the line was broken, they stopped and panicked for a moment then a fellow ant guided everyone back to the line.

This really is a strange behavior for us but it made a lot of sense to the ants.

Being disciplined in following the line is a major thing for them because that is one of their ways to communicate with each other. That is the reason why even if we tried to distract them from their line, they will regroup and realign themselves to go back to its original form. This is really amazing.

That is also what rich and successful people do.

They never allow distractions to get them off the track.

*Never allow...*

The distractions of failures that can lead to discouragement.

The distractions of mistakes that can cause temporary setbacks.

The distractions of pleasures in life that can create comfort zones.

The distractions of gadgets, internet, games or social media that can eat a lot of valuable time.

A few seconds of distraction of texting while driving can cause major accidents. According to Forbes Magazine, *"Sending or receiving a text takes a driver's eyes off the road for an average of 4.6 seconds; at 55mph, that's the equivalent of driving the length of an entire football field, blind."*

A few minutes of checking an email message can unconsciously lead you to other sites. This in the process can affect your productivity time since you have wasted it by playing games or surfing.

A few days of unplanned vacation can lead you to take a longer leave of absence from your profession. This can cause you to have a hard time jump starting or getting back to the groove.

Distraction can destroy what you have started and kill the momentum you have built.

Distraction is dangerous and can be deadly.

So what do we need badly?

Focus is the answer.

Focus is such a rare commodity and so difficult to find nowadays.

There are too many distractions along the way.

Distraction is the enemy of focus.

You got to focus on the goal that you have set.

The key is not only to be busy but to hit the goal.

#### **Ants Work Very Fast**

*Have you ever seen an ant moving or crawling at a slow pace?*

When ants crawl and move, they move in a very fast pace as if they have energy drink in their blood stream. They are hyperactive and want to get the job done.

*Have you ever visited Asian countries like Singapore or Hong Kong?*

One thing that caught my attention in the restaurants that cleans the tables are Senior Citizens. They move and work very fast, despite of their age. They move like they are still in their early 30's or 40's.

Since I speak a little Mandarin, I took the liberty and asked *how come they are still working at their age? Why do they work fast?* The senior lady replied, *"The day I stop working, is the day I start dying. Age should not hinder you from being productive. I work fast because there are so many things to do with little time. Time is precious. We have one life to live, live life to the fullest and always give your best."*

Man! I came out of the conversation so pumped up. It seems like I attended a full day seminar with her as my motivational speaker. Wow & Powerful! That is the reason why we should also develop good working habits. When we work in slow motion, the income will also come in slow. But when we work fast, the income will also come in fast. Develop a habit of working fast, so you can get more things done. Admit it or not, most rich and successful people have good working habits.

One thing I noticed from rich and successful people is that they work really fast. When they work it seems like there is no more tomorrow. They refuse to take breaks and want to finish their task immediately.

Do what you can.  
Finish what you can.  
Accomplish what you can.

#### **Ants Work Hard**

Ants have the capacity of carrying heavy object ten times their body weight.

Carrying things from one place to the other is not an easy task.

This also reminded me when I was selling door-to-door. I was doing the *"Knock on your door, ring on your bell and tap on your window too."* If you recall that jingle commercial, we are probably of the same age. This is what we term in sales as "Cold Calls." It refers to people you do not personally know.

I can still well remember my 30 seconds sales pitch, *"Good morning, ma'am or sir, I am from the wonderful company with a wonderful product. Would you allow me to clean your air conditioning unit for FREE for only a few minutes? Do not worry, absolutely no commitment. After the demonstration, if you are not happy with the result, you are not obliged to purchase our product."* I think I might have said this line for over 5,000 times.

The opportunity is great but the challenge in cold calls is that people do not know you. Trust factor is almost nil. So getting the chance for them to entertain you or even give a chance for a product demo is not that high. The good thing is, I was trained and equipped by my sales counselor regarding the law of average. The "Law of Average" determines how many successful clients buy after a product demo. Out of 10 cold calls my average success rate was 2 to 3. That is a closing average of around 20% to 30%. From there, I just simply do the math. In order for me to close 4 sales a day, I need to make 20 cold calls.

*Was it hard and difficult?*

No! It was very hard and very difficult.

Some people were polite or accommodating and will oblige me, because they saw my tenacity and eagerness to present our product. In reality, I encountered more inconsiderate, rude and insensitive people who will not give you the time of the day to even present. Some would even slam the door and told me to come back another time. I never allowed rejection and discouragement to get into my goal. I even worked harder by knocking at every door and entering every office I passed, I refused to miss any of them. I never left any stones unturned. That was another reason why I was well known if I already visited a street, it means to say that it is useless for the other agents to even attempt to offer the product because I have already saturated the whole block.

I worked harder than anyone else. This is what I've discovered: If you work harder than everyone else, success can't hide from you but it will find you.

Good things come to those who work hard and never give up.

There is no shortcut to success: If you do not work hard, you can never get what you want.

Hard work alone can beat talents while talent alone cannot beat hard work.

Nothing that is valuable in life comes in easy.  
Becoming rich and successful is a product of hard work.

Let us recap the habits of an ant:

*Ants plan for the future.*

*Ants are self-motivated.*

*Ants are self-disciplined.*

*Ants are focused on their goal.*

*Ants are fast workers.*

*Ants are hard workers.*

If you just follow the way of the ant and use it as your guidelines, you are already on your way to becoming rich and successful.

SECRET #4  
**STRATEGY**  
*(Diskarte)*

*Do you know someone who possesses lot of ideas but fails to do something about them? Consider this, if their ideas alone are worth millions of dollars, they would have been millionaires by now.*

But an idea won't mean anything unless we put it to use because it is not how much information we have that matters. Rather, it is how much we apply from it that truly matters.

Ideas without action is useless. Instead, you have to be willing to take the shot and be prepared to accept if you missed. Some people are so afraid to even try because they are so afraid to fail.

*Are you bugged by the fear of failure?*  
If you are experiencing this type of fear, you are not alone.

Personally, I also experience this type of fear, especially when I am starting something that is totally new and unfamiliar. But here's what I realized: **fear never brought me anywhere.** The more I avoid or even delay in confronting my fears, the more I lose. Somewhere somehow, I know I have to confront my fears.

*So what is the right thing to do?* Well, we have two choices: do nothing and be a nobody; or do something and be a somebody.

I believe the second choice is the better option.

So in order for you to overcome the fear of failure...

**YOU JUST HAVE TO GO AND TRY.**

The moment you don't try, you already failed.

You miss 100% of the shots you never take.

You will never know if you can close the sale if you do not make a follow up.

You will never know if she likes you unless you make your intentions known.

You will never know if you are fit for the job unless you apply.

You will never know if the idea will work unless you try.

*Come on, what do you have to lose?*

There is nothing to lose but everything to gain.

*So what if you fail or get rejected? What if you fail to pass the exams or your ideas won't work?*

Failure does not define the person because it is just an event.

Unfortunately, failure is a pre-requisite for success.

You can never succeed without failing.

**Begin And End With The Goal**

Once you already resolved to do something about your ideas, you must also be STRATEGIC in executing your ideas.

But before you start your execution, you have to be focused on your ultimate goal.

You have to write down your goal. You have to be busy with a goal in mind.

Just like what Stephen Covey teaches, "*Begin and end with a goal in mind.*"

Do not be busy for the sake of being busy.

Never confuse yourself with activity versus accomplishment.

I know of a videographer/photographer who struggled financially. Projects have been slow due to tough competition and lack of projects. But he has a lot of good ideas on how to improve his profession which can help him financially.

As he started to work on these ideas, he was able to travel to different places and implement them.

This friend of mine executed everything well as he happily shared to me the progress he is making. But one thing I noticed, his progress did not add to his income since his family continues to struggle.

Obviously he was busy, but he was not achieving his ultimate goal of providing for his family.

You see, it does not matter how busy you are, because if you do not achieve your ultimate goal, *what good will it be?* Hopefully, I made my point.

Now, allow me to share with you how to think strategically.

#### **Learn How to ANTICIPATE**

You have to learn how to read the handwriting on the wall. In fact, you have to learn the art of anticipating what might possibly happen.

The future belongs to those who know how to anticipate change.

As I talk about anticipation, I'm reminded of my high school days as a varsity basketball player.

Believe it or not, I used to be a varsity player in my school. In fact, my teammates thanked me for my contribution. They

remember me for my lay ups, dunks and three-point shots.

I was also a consistent top scorer for my team and was even hailed as the "Most Valuable Player" for my very important role in passing towels and ice cold drinks to my teammates.

In other words, I was a consistent bench warmer. But one thing is sure, I played with my teammates during practice.

One of my teammates had this ability to steal the ball from our opponents. He was in fact, number one in steals in the tournament.

When I asked him what was the secret behind his ability, he smiled and replied, "*Just learn how to ANTICIPATE. You just have to learn how to read the hand and body movements of your opponents. Know when they are going to make the pass or receive the ball and always be one step ahead of your opponent. That is how you make a steal.*"

The same principle applies to people who are rich and successful. They know how to anticipate change. They know how to spot trends.

They always ask: "What is in and what is out?" "What will work and what will not?"

What is a fad and what is a trend?

Allow me to explain to you the difference between the two.

Fad is short-lived while trend has a longer lifespan.  
Fad is a short-term occurrence while trend has long-term influence.  
Fad is a flash in the pan but trend changes the way of life.

Allow me to illustrate.

*Where do business people usually meet?*

Before, they used to meet at boardrooms. But now, the trend is they meet at coffee shops.

*Where do students review for their exams?*

Before, they review at the library or in their bedroom. But now, the trend is they review at coffee shops with free internet access.

*Where do we generally get information?*

Before, we get information inside the classroom during school hours, in the library or by reading an encyclopedia. Now, the trend is going to the world wide web and ask Google.

Time has change. Now, we need to learn how to anticipate change.

*Does anybody still remember pager companies like Easy Call and Pocketbell?*

Both companies have the largest database with millions of subscribers under their account.

But I wonder what went through the minds of the board of

directors when the SMS (*Short Messaging System*) or text messages came out. *Why didn't they change their products or services?*

If only the paging companies learned how to anticipate change, they should have been today's *Globe, Smart and Sun*. Unfortunately, they were not able to anticipate change, so you know what happened. Now, they are nowhere to be found.

In the 21st Century, if you do not change, you become extinct. It's either you INNOVATE or you EVAPORATE.

The success or failure of a business is dependent on how one learns to anticipate change.

*What should we do in order to anticipate change effectively?*

**Think Differently**

Aside from spotting some game-changing pieces of information that can make a major difference, one of the best ways to become strategic is to think differently.

In other words, do not be a copycat.  
(*Huwag kang gaya-gaya, puto-maya.*)

Do not think "inside the box", but think "outside the box".

*What do I mean by thinking "inside the box"?*

Well, we see this type of thinking in most startup or even traditional businesses.

They try to copy what other companies do and just add or improve what their competitors are doing.

Instead of just trying to improve on whatever your competitor is doing, *why not think of something unique?*

If you are only trying to improve what other companies are doing, then, you are thinking inside the box.

*Can you remember the first litson manok?*  
That's "Andok's."

The initial success of Andok's prompted other businessmen to start their own version of the litson manok.

*Can you remember the first pearl shakes?*  
That's "Zagu."

Again, businessmen started to copy it.

*Can you remember the first water refilling station?*  
It's "Agua Vida."

Many then copied and followed. One water refilling station even named its business as "Kontra-vida Water Station."

This may be funny, but it is true. The sad reality is, many Filipinos are fond of copying others.

But instead of adding up to the growing statistics of copycats in the country, we must challenge the status quo by thinking of something different in order to yield unique results.

People who think differently are considered as “game changers” in the industry. They always know the way, show the way, lead the way and change the way people do things.

The most recent game changer in our time is none other than my best friend and the late Apple big boss Steve Jobs. Yes, he was a close friend of mine, in my dreams. *(Just kidding)*

In one of its Apple advertisement on “thinking different”, below is what its transcript says:

*“Here’s to the crazy ones. The misfits. The rebels. The troublemakers. The round pegs in the square holes. The ones who see things differently. They’re not fond of rules. And they have no respect for the status quo. You can quote them, disagree with them, glorify or vilify them. About the only thing you can’t do is ignore them. Because they change things. They push the human race forward. And while some may see them as the crazy ones, we see genius. Because the people who are crazy enough to think they can change the world, are the ones who do.” — Apple Inc.*

It seems like Steve Jobs innovated the slogan “Think Different”, which has since become the life and soul of the company even though he is no longer around. We are

fortunate to witness how Apple developed breakthrough products that wowed a lot of us and turned most of us to Apple product users. From *iPod* to *iTouch*, developing to the iPhone series and now iPad mini, Apple has dominated the market for so many years.

As Jobs said, *"Your time is limited, so don't waste it living someone else's life. Don't let the noise of others' opinions drown out your own inner voice."*

Seriously, if we start challenging ourselves to "Think Different", we will also achieve or even surpass the accomplishments of Apple in the future. Who knows, you might be the next Steve Jobs.

*But how can you think differently?*

#### **Learn New Things**

There are several ways to learning.

First, you can learn from your mistakes.

Second, you can learn from other people's mistake.

Aside from reading books and attending seminars, the fastest way to learn new things is to learn from others. I am so blessed to be mentored personally by one of the legends in the industry of public speaking. I'm referring to Francis J. Kong.

If you have not read any of his books, I suggest you grab one.

One time he told me, "*Chinkee, if you want to become successful, ask successful people. If you want to become rich, ask rich people. Buy them coffee or lunch. Ask them the right questions to get the right answers. Write it down and learn from it.*"

Francis was absolutely right! An hour of meeting with him was like attending a whole day seminar. The beauty about personal mentoring is you can get specific answers to your questions.

Tip, remove the word "*impossible*" from your vocabulary.

Adidas' slogan states, "*Impossible Is Nothing.*" Though it is actually, "*Nothing Is Impossible*" in reverse.

If you think you can, you are right. But if you think it cannot be done, you are also right.

The one who can really determine if it is possible or not is no other than you.

Here's Muhammad Ali's famous power statements on the word "*impossible*": "*Impossible is just a big word thrown around by small men who find it easier to live in the world they've been given than to explore the power they have to change it. Impossible is not a fact. It's an opinion. Impossible is not a declaration. It's a dare. Impossible is potential. Impossible is temporary. Impossible is nothing.*"

People in history who thought that impossible will never happen:

- "I think there is a world market for maybe five computers."  
— Thomas Watson, Chairman of IBM, 1943.
- "We don't like their sound, and guitar music is on the way out."  
— Decca Recording Co. rejecting the Beatles, 1962.
- "There is no reason anyone would want a computer in their home."  
— Ken Olson, President, Chairman and Founder of Digital Equipment Corp., 1977.

Never allow your small thinking to dictate your huge potential.

Never allow your limited income to limit your unlimited dreams.

Never allow your losing thoughts to stop the winning life you deserve.

Never allow your lack of education to derail you from achieving a life of abundance.

People who work for me know the following:

Never say "Never." We say "Yes."

Never say "It can't be done." We say "It can be done."

Never say "It is too difficult." We say "We find ways."

Never say "There is no way." We say "There is a way."

Never say "It won't happen." We say "We make things happen."

Never say "It is impossible." We say "It is possible."

Because nothing is impossible to those who believes.

Fourth, put your plan into action.

Vision without action is just a day dream.

Strategic people are not contented about having just an idea.

They want to see the idea turn into reality.

You do not only wait for things to happen, but you've got to make things happen.

You create the waves even if there are no waves.  
You make the wind blow even if there is no wind.  
You must be a thermostat but never a thermometer.

A thermometer's job is to determine the room temperature, while the job of the thermostat is to change the room temperature. If the room is hot, the thermostat makes the temperature cold. But if the room temperature is cold, the thermostat makes it warm.

This is what separates dreamers from doers.

Fifth, expect the best; prepare for the worst.

While putting the plan into motion, be expectant that good things will come your way.

In reality, it is much easier to think that things will not work rather than it will work. Thus, we need to make an extra effort to maintain a positive outlook while eliminating negative

thoughts. Focus your time and energy in giving your best.

Most probably, you are asking, *"Does this mean if we just remain optimistic, everything will be fine?"*

The answer is absolutely **"No."**

In everything we do, we must expect the best but we must also prepare for the worst. Life needs to be lived in a balance.

Expect that good things will happen but prepare for the **"What ifs"** in life.

*"What if it does not work?"*

*"What if it does not sell?"*

Try to anticipate by preparing for the *"What ifs"*

You need to have a *Plan A, Plan B* or even a *Plan C*.

*Am I teaching you to be pessimistic?*

Not at all. Remember, I am **Mr. Chink Positive**.

What I am trying to say is, *"We have to be optimistic but we also have to be realistic."*

This principle applies to every car manufacturing company. No wonder you see them place a spare tire behind the trunk. *Why?* Just in case you get a flat tire, you have a spare tire to use and so you can still reach your desired destination.

That is also the reason why flight attendants remind every passenger on the safety features of the plane. *Why?* So you

would know what to do during emergency cases.

In the financial side, that is the reason why we need to have three to six months of emergency fund set aside for your monthly expense. Because in case you lose your job or your income suddenly experiences a dip, you will not fall into the debt trap.

After learning how to anticipate, the next thing we need to do is...

#### **Learn How To ADAPT**

In today's fast-paced and highly competitive marketplace, it is crucial for an individual to not only know how to anticipate change, but also be flexible enough to change in order to remain profitable and updated.

In the 21st Century, he who adapts the soonest wins.

The chameleon is known for its ability to adapt to the change of environment. It is a defense mechanism that is innate among chameleons in order to protect themselves from predators.

One of the downfalls of business people today lies in their attempt to address their current situation with strategies that are considered obsolete in the present.

How we adapt to change makes a big difference between achieving success and experiencing failure. But having the

right attitude can spell the big difference as we face unexpected life changes that could keep us from achieving our goals.

#### **How To Adapt Easily To Change?**

Accept that change is GOOD.

Repeat after me, "*Change is good!*"

There are so many good things that can come out of change.

Imagine living in a world without change.

We will still be riding on horses instead of cars.

We will still be writing on note pads instead of our iPad.

We will still be drinking tablets as medicine instead of using it as a gadget.

We will still be using telegrams to send personal messages instead of short messaging system or texting.

The world will be very different today without change.

If change is good, *how come people still resist it?*

#### **Why Do People Resist Change?**

Routine is disturbed.

We are all creatures of habit.

We do not want interruptions because it moves us out of our comfort zone.

To illustrate a point, why don't you do this exercise with me.

Get a piece of paper, then write the word "ATTITUDE."

Once you are done, hold the pen with your non-writing hand and write the same word.

*What did you feel?*

*Was there a feeling of uneasiness, awkwardness and discomfort?*

We actually wrote the same number of letters but why can't we write it in the same way. Because we changed our writing habit.

Once a habit is broken, it is natural to feel uneasy, awkward and uncomfortable. It moves people out of their comfort zone.

*The second reason why people resist change is because they have...*

**Fear**

No one is exempted from it.

Some of us have fear of failure, fear of the unknown, fear of the future or even fear of what other people might say.

Don't let fear rule your life.

Fear has defeated more people in this lifetime.

You have to take control of fear. Otherwise, fear will control you.

*There is something to be feared more than fear itself.*  
– CHINK+

*What does this quote mean?*

One of my greatest fears in life is to live in lack.

The fear of becoming poor became my motivation in overcoming fear.

#### **Prime The Pump**

Every time I visit my wife's province in *Tiaong, Quezon*, one of their water sources is from a water pump – more locally known as “tubig poso.”

One thing I realized about tubig poso is once it is left unused for a certain amount of time, the pump runs dry. When air seeps into the pump, it replaces fluid, causing a loss of pressure. So no matter how hard you pump, only the air will come out of the pump. And that is where you need to prime the pump.

Priming the pump happens when you pour water or liquid on

top of the pump in order to draw up more liquid from its water source.

To further illustrate, let's say, you and your family are thirsty.

You need at least five glasses of water to satisfy the quenching thirst of your loved ones.

With the *tubig poso* in your house, you started to prime the pump, only to discover that it is dry and empty.

But just then, you saw one glass of water beside the pump. Now, you need to make a choice. First, share the water with your entire family, which you know will never be enough, or second, take the risk of pouring the only glass of water into the pump to get more water.

*Which is the wiser thing to do?* If you only choose to share the water with your family, no matter how you want to divide the glass of water among five of your family members, it will never be enough. But if you want to provide enough water for a long time, you have no choice but to choose the second option.

However, choosing to pour the glass of water into the pump, entails a big risk as well.

For one, what if upon priming the pump, no water comes out? *Will you stop?* I don't think so. Remember that was the last glass of water you have. **Pump! Pump! Pump!** Again, nothing comes out. *Do you give up?*

No, but again, Pump! Pump! Pump!

In no time at all, water will come out. It's not just going to be a glass of water to fill your thirst, but you will have an unlimited supply of water. Water that will quench your family's thirst for a long, long time.

#### **You Have Nothing To Lose**

This is just like the money you have in your bank account or wallet. Maybe your money isn't much, but you just have to realize that you have a choice – a choice to come up with creative ways to stretch your money, or come up with new ideas on how to multiply what you have.

No matter how hard you try to save with the meager amount you have, you will only end up broke if you fail to come up with creative ideas.

Even if people know the most logical thing to do, *how come not everyone choose to start something with their last money?* Most probably, a lot of people are afraid to lose whatever is left.

I once heard former senator **Manny Villar** said, *(this is a paraphrased statement) "People who do not have much shouldn't be afraid of losing of whatever is left. In the first place, why are you afraid to lose, when reality is, there is nothing to lose."* (Bakit ka natatakot na mawalan, sa totoo lang, ano naman ang mawawala, eh walang wala naman.)

It may just be a joke, but what Mr. Villar has said made a lot of sense.

In most cases, people who lose much are the very people who have much to lose.

**What Is Life Without Risk**

In everything we do, there will be risks.

But don't be afraid to take risks.

Only those who are willing to take risks are the ones who are going to achieve something.

Only those who are willing to explore on uncharted territories as well as those who are willing to risk something out of the ordinary will get extraordinary results.

If you keep on doing the same thing over and over, don't expect a different result.

But you have to also realize that every risk is worth taking, especially if the gain of winning outweighs the pain of losing.

So *how* do we take risks?  
For one, you must learn to take calculated risk.  
Taking a risk is just like learning how to swim.

Of course, if this will be your first time to swim, you don't immediately jump into a 10-foot deep pool. *Why?* Doing so

is not only unwise, but pretty much insane because you have a 99.9 percent chance of drowning for failing to learn the basics of swimming.

For starters, all you have to do is start on the shallow part of the pool, maybe, between three to four feet. You need to learn the basics, before moving on to the more advanced swimming strokes.

Plus, when you feel more confident in swimming, that's the time you can easily transition to the deeper side of the pool.

The principle in swimming is applicable when you are considering a business opportunity. You do not risk everything you have. Instead, first, you need to start learning the basics.

If you are starting a company with 100% capitalization, ask yourself, *"How much am I willing to invest even though I know the risk of possibly losing everything?" Will your entire life savings be affected?*

Now, if you are willing to start with just 10 percent, even if you lose them all, at least, you still have 90 percent to work on.

If you invest on another 10 percent and you fail again, you still have 80 percent left. On your third try, you invested on 10 percent once more, and suddenly, the business began to flourish. By then, you will need more funds to grow the business. The good news is, you still have the remaining 70 percent to fund your business expansion.

So what are you afraid of?  
Which is scarier: the fear of rejection, the fear of what others  
might say, or the fear of becoming broke?

Again, there is nothing to lose but everything to gain.

Once you overcome your fear, you will be truly free.

Come on! You deserve to live your life to the fullest.

Do not hold back because of fear. Instead, let go of your  
fear and start living in faith, hope, and love.

Now, let us look at the OPPORTUNITIES that change can  
bring to your life.

#### **Opportunity To Learn New Things**

Change is an opportunity to learn new things.

Oftentimes, we tend to think that we know it all, that there is  
nothing new under the sun.

But all of us can learn from our mistakes and past  
experiences.

My mom often reminds me, "*Chinkee, every opportunity is a  
learning opportunity. When you fall, make sure you pick  
yourself up. While on your way up, make sure to pick up a  
piece of rock or stone.*"

*What does this mean?* Make sure to learn something new from the experience you had. Never neglect or throw it away.

Take every mistake you have committed or the things you experience in life as an opportunity to learn. Use them to encourage yourself and others.

#### **Opportunity To Mature**

When we were babies, we were naturally cute.

Now imagine this, if we never grow up to adulthood, when we still crawl, talk and dress like a baby, *how do you think would we look like?* I don't think we will still be cute. Instead, we will look strange to a lot of people.

But change helps us become mature, thinking and acting according to our age.

With changes come difficulties.

When a baby tries to transition from crawling to walking, chance is, he will experience pain from time to time. But it is in the falling and failing where we all learn to be strong and courageous.

You may fall a lot of times but again and again, you have a choice to shake them off, stand up and try again.

Never look at change in a negative way, but look at it in a positive perspective.

Change can be a time of testing and pruning which in the long run, makes you better and stronger.

Look at it as a season and opportunity to grow and mature.

**Opportunity To Grow**

Once you learn from life experiences and mistakes, you'll eventually mature. And once you mature, you grow.

*Grow mentally, emotionally, relationally, spiritually and even financially.*

Many people want to grow financially but often, they fail to realize that they have to work on the inside in order for the outside to improve.

Focus on how you can grow mentally tough and strong.

Make a commitment to think positive and be always on the lookout for opportunities and possibilities.

Focus on how you can become emotionally stable amidst the testings and trials. This is the one thing I learned from the rich and successful. They make decisions based on numbers and facts, not according to their emotions.

If we make decisions based on our emotions, chances are high that we will end up wrong and we will regret it for the rest of our lives.

Make tough decisions when you are emotionally stable and okay. This will ensure a higher rate of success.

Focus also on how to grow your relational skills to become a people person.

Rich and successful people know how to understand and get along with people. In other words, they are very good in building their network of friends. They acknowledge the value of working with others, being fully aware that "no man is an island."

You cannot build a house on your own. You can have the idea and the master plan but you need workers to build it for you. People can be your greatest asset but they can also be your greatest liability.

Focus on growing spiritually, not religiously. I consider myself as a spiritual person, but not religious. *Why? What is the difference?* Religiosity is trying to do something to gain the merit and favor of God, while spirituality is knowing that God already did something for us by sending His Son to die for us – in order to save us.

Since I am so indebted with God's love, I want to do good, not because I need to earn His favor, but as a sign of my love and gratitude to Him. I also acknowledge that apart from Him, I am nothing. I cannot do much in life without His wisdom, favor and guidance.

Financial success and wellness are only results of what is happening on the inside. Make every goal to focus on what

is happening in your "inner man".

You have to learn before you earn.

Your income will only grow to the extent you do.

Becoming rich and successful is not an outside job but an inside job.

#### **Opportunity For Promotion**

Before I reached where I am today, let me share to you how I actually started.

Well, I actually started my career as a businessman, selling toilet papers, pants, T-shirts, toys, watches and many others.

Along the way, I discovered that I was more of a "jack of all trade and master of none" type of a businessman. Thus, I ventured on the video rental business during the early 1980's since there was no TV cable provider during those times.

But again, ever since free TV started to improve its programming, coupled in the entry of cable TV, the video rental business began its decline so I had to transition myself to organizing parties or popularly known as disco.

I experienced quite a success back then, but because many eventually copied what I was doing, I thought of a new way

to make it even more exciting by also including popular singers in my party.

This "innovation" enabled me to cross paths with "Mr. Shades", Randy Santiago, who became a very good friend of mine later on.

It was Randy who broached me the idea of joining show business as a comedian.

If you would ask me, I had a blast appearing in movies and television but I realized that my income was as good as my last show or TV appearance.

The income was certainly good but not stable, so again, I had to go back to business. A few years after going back to business, I experienced success but somehow, I realized that it was also taking so much of my time.

Since I already got married and had growing kids, I wanted to have more quality time with them, prompting me to eventually sell all my businesses in 2006 so I made a shift, this time by becoming a book author.

My new career venture led me to new opportunities that of being invited as a speaker to schools, organizations and companies where I talk about my book.

As I started discovering my new niche, I transitioned to become an *inspirational speaker* as well as *wealth and life coach*.

My extensive business experiences also helped me to become a regular resource person on the subject of money as I have regular guesting on television and radio programs.

All these eventually opened a bigger opportunity for me to become a host and an anchor of my own radio show **CHINK POSITIVE** aired over **92.3 News FM** and simulcast over **AKSYON TV** every Sunday from 6 to 8 am.

I am sharing all these to you to let you know that learning how to anticipate and adapt to change played a huge role in helping me reach where I am today.

*Was I scared when I went through these transitions? Yes.*

However, I want to encourage you – don't be afraid of change.

Change brings the feeling of uncertainty but in the end, it can be good, exciting and rewarding.

We may not know what is going to be the next big thing but as long as we know how to anticipate and adapt to change, you and I will never run out of opportunities.



CHAPTER  
5

## THE POWER OF FAITH

After everything has been said and done, there is one more missing element in order to complete the chair.

For a chair to be called as it is, it needs a platform at the middle to hold the four legs together so it can stand and fulfill its purpose. That platform in the middle is what I call "FAITH."



**WOODEN CHAIR PRINCIPLE**

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Let me share with you something I personally experienced growing up.

My father's business collapsed when I was young. I consider that experience to be one of the most challenging situations I have ever faced in life.

With my father going through a period of depression, my mother bore the brunt of acting as the family's breadwinner as she tried to make both ends meet.

Witnessing first hand the hardship my parents went through spurred me to dream big for my family. I dreamt of becoming rich and earning lots of money because my whole goal was to be able to give a comfortable life to my family.

So at the age of 12, I walked the streets of Divisoria, peddling on everything I can put my hands to. I turned day into night and night into day. I was determined to do whatever it takes to make my dreams come true.

As I worked my way up, I always believed that I am industrious, hardworking, patient and persistent and knowledgeable at what I am doing.

I also believed that I know the tricks of the trade and the right approach on how to make it big.

And while I may have all the so-called "secrets" for success, I noticed that I still fell short of my goal to becoming rich.

From time to time, I would have a very good income, and I felt really good about it but the disappointing thing was the money won't last that long.

In the end, I felt so tired, confused, stressed and puzzled. I was asking myself these following questions:

*"What business should I get into so I can make more money?"*

*"Who are the people that I should connect with?"*

*"What must I do?"*

Until finally, I met a successful businessman, a person who eventually became my mentor and close friend, someone who taught me the ways to becoming a successful entrepreneur.

To my surprise, he never taught me how to run a business, how to market my products or how to strategize to get the lion's share of the market.

Instead, he taught me how to love God and to put my faith in Him. It was foreign for a young businessman like me. It was entirely new for me.

So I thought, since I have tried everything and failed, why not try what this successful man was doing.

As he walked me through the most important principles in life, I began learning from his mistakes.

For through the many hours, days, weeks, months and eventually years that he guided me, he shared to me his experiences in life, his ups and downs. All of these taught me great lessons as I continue to grow as a businessman.

And so as I learned new things and applied the principles he taught me, I noticed that my business life began to improve dramatically.

Due to the influence he had on the way I do things, my business got better as my stress level diminished drastically.

I started earning money consistently without too much struggle.

You might ask who my mentor was.  
Well, he's no other than **Mr. Francis J. Kong**.

Honestly, I owe a lot to this man whom God used to inspire me, mentor me and who became my very dear friend.

He taught me my missing secret ingredient in life – **FAITH**.

*What is Faith?*

*"Now faith is being sure of what we hope for, being convinced of what we do not see."*

Hebrews 11:1 (NET Bible 2006)

One day a six-year-old boy was listening to his teacher in the classroom. The teacher was discussing the theory of evolution to the students. The teacher asked a little boy.

TEACHER : *Tommy do you see the tree outside?*  
TOMMY : Yes.  
TEACHER : *Tommy, do you see the grass outside?*  
TOMMY : Yes.  
TEACHER : Go outside and look up and see if you can see the sky.  
TOMMY : *Okay. (He returned a few minutes later)*  
Yes, I saw the sky.  
TEACHER : *Did you see God?*  
TOMMY : No.  
TEACHER : That's my point. We can't see God because he isn't there. He just doesn't exist.

A little girl spoke up and wanted to ask the boy some questions.

The teacher agreed and the little girl asked the boy:

LITTLE GIRL : *Tommy, do you see the tree outside?*  
TOMMY : Yes  
LITTLE GIRL : *Tommy do you see the grass outside?*  
TOMMY : Yessssss!  
LITTLE GIRL : *Did you see the sky?*  
TOMMY : Yessssss!  
LITTLE GIRL : *Tommy, do you see the teacher?*  
TOMMY : Yes.  
LITTLE GIRL : *Do you see her brain?*  
TOMMY : No.  
LITTLE GIRL : Then according to what we were taught today in school, she must not have one!

*(Author Unknown)*

That is what faith is all about. Even if you don't see, smell, touch or even feel it, you just know it is there.

Others say, "To see is to believe." However, faith says, "To believe is to see."

*"For we walk by faith, not by sight."  
2 Corinthians 5:7*

*Faith* is not only hoping that something good will happen.  
*Faith* is believing and expecting that it will happen.  
*Faith* is believing in something even if others don't.

Even if you don't see it, you BELIEVE and are fully CONVINCED that you are going to have it.

Without faith, the possible becomes impossible.  
Without faith, a dream can become a nightmare.  
Without faith, hope can turn into hopelessness.  
We all cannot exist without faith.

Now, before I continue to talk more about faith, allow me to differentiate belief and faith.

Belief is good but if we do not have faith to take action, then our belief system is useless. *What do I mean?*

Let us say you are tired of standing. Then you see an empty chair. In order for you to take a rest, you have to put your entire body weight on the chair.

Even if you believe that chair is most durable of them all but if you do not have the faith to move and sit on the chair, your belief system is useless!

I believe that this business plan will really work. But if you don't start your business, your business plan remains useless.

I believe if we implement this idea it will be successful. But if you don't put it into action, your idea remains useless.

I believe that I will lose weight if I start this program. But if you don't go to the gym and change your diet, your program remains useless.

*Now do you get what I mean?*

Believing is your ability. Faith is acting on the ability.

Without us acting on the ability, the ability remains useless.

Indeed the Good Book is right in saying,

*"Faith without work is dead."*  
James 2:20

I do believe that all of us have faith.

The only biggest difference is *"to where or whom we place our faith."*

Some place it on their talents and skills.  
Some on their money and resources.  
Some on their connections and contacts.  
Some on their name and reputation.  
Some on their brand and popularity.  
Some on their relatives and friends.  
Some on their position and authority.

We all have our own personal choice on where we place our faith.

But one of the most frequently asked questions I encounter during question and answer portion in my seminar is *"What is your secret to success?"*

Now allow me to reveal it to you now.

The secret of my success aside from what I shared on the earlier chapters is my relationship and partnership with God.

I personally choose to put my faith in God. *Why God?*

I do believe it is God who gives me the ability to produce wealth.

I do believe that His plan for my life is to prosper me and not to harm me, to give me hope and a brighter future.

I do believe that He is my Provider and Protector. He will never leave me nor abandon me, in good or bad times.

I do believe whatever good thing He started in my work and my life, He will bring it into completion.

I do believe that He has given me the power, the energy and the grace to be who I am and what I am today.

I do believe that He is the Author and Finisher of my faith.

In other words, I can safely say *“Apart from God’s grace and faith that was instilled in me, I can do nothing.”*

This is what I believe!

That is the reason why I need to be reminded everyday no matter how many books I sold, how many speaking engagements I book in a year; how many people who attend my live seminars; how many TV or radio appearances I make; how many awards I won for my show. It is all because of Him not because of me.

I am just an actor who receives the applause of men. But an actor will be a nobody if he does not have a producer, a director and a writer.

These are the people who are working behind the scenes to create a great movie. But without them, he will just be an actor who is unemployed.

So I need to be intentional in reminding myself, that no matter how successful I have become, it is not because that I am great, industrious, hardworking, talented, wise, patient or persevering or have the right approach. The reason why I am the person that I am today is because I placed my faith and trust in God.

*With God,*

- ... the impossible becomes possible;
- ... difficulties become opportunities;
- ... frustrations become inspirations;
- ... demotion becomes motivation;

... despair becomes hope;  
... poor becomes rich;  
... fool becomes wise;  
... weak becomes strong;  
... victim becomes victorious and many more.

I can go on and on with the benefits that God is offering us,  
if we are just willing to put our faith and trust in Him.

Friends, believe me, you have what it takes to become rich.

God has already given you everything that you need in life to  
succeed.

With your talent and skills.  
With your patience, persistence and determination.  
With your knowledge and wisdom.  
With your industriousness and hardwork.

With your action plan and approach. Now is the time to  
believe. If it can happen to others, it can also happen to you.

Finally, build it at the right foundation where you can place  
your faith on the Chief Cornerstone, where crisis cannot last,  
where challenges cannot overcome, where moth and rust  
cannot destroy. This is now the true secret of becoming rich!

Now, it is time for you to choose where you want to put your  
faith!

**Secrets of Becoming Rich and Successful**

- **Hard Work**  
(Sipag)
- **Patience**  
(Tiyaag)
- **Knowledge**  
(Kaalaman)
- **Strategy**  
(Diskarte)
- **Faith**  
(Pananalig)



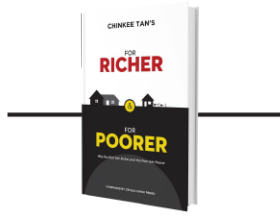


### TILL DEBT DO US PART

Do you often have no idea where does your salary go? Most of us are so excited every half of the month or every end of it – because it's payday! But also most of us tend to panic and get afraid! after 8 or 10 days after we got our salary just because we have already used it all as fast a thief in the night gone in an instant. Most of the time, we are guilty of wasting what we've worked hard for, now we start thinking of ways to make up for the lack.

The good news is you still have a chance! You still have time to end this wrong habit that has trapped most of us. Your vision for yourself will be your direction. It is time for you to change and have the right mindset.

You don't need to work hard for nothing anymore. This book will not just empower you to apply effective practical steps to financial freedom, but will also inspire you to live with a right mindset to maximize your wealth.



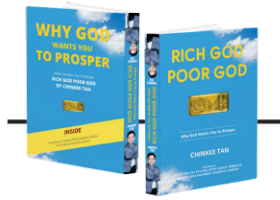
#### FOR RICHER AND FOR POORER

Everyone wants to be rich!

Everyone wants to get rich.

No one wants to stay poor and penniless. There are lots of books out there that talk about just that – getting rich and getting rich fast. Books authored by successful businessmen and motivational speakers that try to convince us that their advice is the best way to get rich.

Becoming a millionaire has become one of the main goals of most people. I've found that, while there is no fool-proof way to get rich, there are some principles that we can learn that will definitely increase our chances of getting rich. My goals in writing this book are to Inform, Educate, and Motivate. Finally, it is also my goal to Disturb you.



### RICH GOD POOR GOD

Life is all about balance. Just like a tightrope walker, we must master the art of maintaining balance while walking on a high-tensioned wire. This can be done either by using a balancing tool (such as an umbrella, a fan or a balancing pole) or by "freehand," using only our body to keep balance. The key here is balance.

It has been every person's quest to become successful, prosperous and rich. Even Bible believing and God-fearing Christians desire this.

While this book may contain the keys to unlocking God's secret to riches that can really create a major breakthrough in your finances, this book likewise contains information that can break challenge and change the way you think about money. This will strike a familiar chord in your heart to really check if you mean what you say and say what you mean. This will subject your Christianity to the ULTIMATE TEST.



**HOW I MADE MY FIRST MILLION  
THROUGH DIRECT SELLING  
AND HOW YOU CAN TOO!**

I am so grateful and indebted to this wonderful world of direct selling. This industry has changed my life, fulfilled dreams, and created a lot of millionaires in the process. Unfortunately, this is also one of the most misunderstood industries in the world. Therefore, allow me to make my wish list — my hopes for you after you read this book. I hope this book will be able to encourage and educate you about the beauty of direct selling.

I hope it will shed some light on the subject, clear some misconceptions, and make you a firm believer of why you should be in the business of direct selling. I hope the contents of this book will inspire you to soar to greater heights, motivate you, challenge you not to accept the norm but to think out of the box, and move you to believe that there is a better way to reach your dreams!



#### ALWAYS CHINK+

Why do we need to be inspired and stay inspired everyday. This contains 50 daily devotionals that will help you change your mindset from the negative to the positive, from thinking of impossibilities to possibilities, from thinking difficulty to treating it as opportunities.

- RENEW and Change your mindset to think positive.
- REFOCUS your PERSPECTIVE to look at the positive not on the negative.
- OVERCOME trials, hardships, failures, challenges or even depression.
- Change your old habit into a NEW HABIT for a NEW YOU.
- Create your VISION, your STRATEGY and your ACTION PLAN to turn your dreams into a reality.
- To be INSPIRE and be EMPOWERED so that you also inspire and empower others.

DOWNLOAD

## THE CHINK+ APP!

- 1 Go online on your mobile gadget and go to Google Play or App Store.
- 2 Search for "**Chinkee Tan.**"
- 3 Tap And Download.

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## THE SECRETS OF THE RICH AND SUCCESSFUL

Many people have tried all they can to find the real formula of richness and success but many have failed and were disappointed of the outcome. While many people, too, have dedicated all their lives but missed out on true riches.

*Is there really a formula to be rich and successful?  
Could it be through a magic spell or maybe just by luck or chance?*

The real answer is not found on any of the above.

Great things were accomplished by those who had great faith. And they have accompanied their freedom and opportunity with right foundation, right mindset and right ingredients.

This book is also *not about hoping to become rich*.

This book is all about the truth on why you can become and deserve to become successful and rich.

Just as Chinkee Tan learned from people who are rich and successful, learn also from his stories of success. Be inspired and motivated!

### What's Inside

- What is the Secret of the Rich and Successful?
- How To Turn Dreams Into Reality
- The Right Questions To Ask
- The Power of Belief
- How Can We Change Our Perceptions?
- What Happens If You Start Believing?
- The Foundation Of The Rich and Successful
- The Five Secret Ingredients Of The Rich and Successful
- Do You Have What It Takes?

### What's Missing

You! If you dare to dream then start reading this book.