

The
Science
of
Success

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The Science of Success

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INTRODUCTION

Many desire to get success but only a few get it. Over 92% of people do not achieve their goals in life. This means that they live below par; way below their true potential.

No one hates success. No one! All of us want to get the best in life. However, wanting is not enough. You have to work toward what you want.

It is at this point that a good percentage of people lose interest in success. Many are not ready to pay the cost of success. The cost is far more than most people are ready to pay.

Similarly, not all who work towards success get it. This is because many do not know how to get it. The will and the hard work are there but the know-how is missing. Such people work hard and get very minimal results.

Therefore, success is an absolute science. It is achieved by following some systematic principles. If you follow them, you succeed. If you don't, you fail terribly.

Successful people operate in different industries. Their background is different. They even come from different continents and countries. Their upbringing was different. They invest in different fields. Their IQ is different. They profess different religions etc.

Even if all those things are different, all successful people follow the same success principles. They practice the science of success.

Lionel Messi is a very successful footballer. Les Brown is a very successful speaker. Robert Kiyosaki is a very successful author. Donald Trump is a very successful real estate developer. Tiger Woods is a successful golfer. Eliud Kipchoge is a successful marathoner. Sinach is a successful singer. Joel Osteen is a successful preacher. Jeff Bezos is a successful business person. Warren Buffet is a successful investor etc.

All these people observe the principles of success outlined in this book.

As you read every topic, try to relate it to successful people you know and admire. Implement the principles in your life and you will become a big success.

6 SIGNS THAT YOU WILL BE SUCCESSFUL

Successful people may be different in color, origin, physique, business interests, and profession but they have similar qualities. Success is predictable and so is failure.

If I observe your mindset and actions today, I can easily forecast your tomorrow. This is because tomorrow is made and not just reached. It is your today that will make your tomorrow.

Here are 6 signs that you are going to be successful in the future.

1. You hate being pushed around.
2. You question everything
3. People call you awkward.
4. You are curious
5. You don't blame others
6. You have conquered fear

Let us discuss each

1) You hate being pushed around

Freedom is the most important thing for people who are headed for success. These people hate being pushed around by others.

They hate taking orders from other people and working for others. The worst thing you can do to them is trying to force them to do something or take a certain direction.

They love requests, not orders. Such people would rather lose a deal than sell their freedom for anything. If they cannot find freedom at work, they quit and start their own business.

This does not mean that they are arrogant, it just means that they love autonomy. Other people are just the opposite; they would rather sell their freedom for money.

They will not quit an abusive job because they fear their bills. Such people remain slaves of circumstances, all their lives.

2) You question everything

This is another strong sign in people who are headed towards success; they do not just accept things as they are. These people do not just take things as they are given to them.

They have to understand the why of the what. Questioning is a full-time job for them. When society tells them what they can do and what they cannot, they question and get the truth.

These people become creative and invent new ways of doing things. They disrupt industries because they do not just settle for the status quo.

They are revolutionaries, not conformists. It is this creativity, initiative, and invention that gives them a competitive edge in the marketplace.

3) People call you awkward

People who are headed towards success do not lead a normal life because of the demands of success. They have set themselves apart for a higher purpose.

Their life is kind of boring to a normal person. They love spending time alone more than they love being in groups. They think differently and have a different perspective on life.

If people, do not try to be normal because that is the path that leads to success. Most of the time, we try to fit in but we can't because that is not our path.

When you are lonely, be happy because it shows that you are different. When you don't fit in, it is because you are different.

4) You are curious

Successful people are very curious; they love to know. Their appetite for knowledge is insatiable. They read a book every month if not every week.

They do intensive research on the internet. In their free time, you will find them reading not getting entertained.

Average people love entertainment more than knowledge. These people, however, prefer education to entertainment.

When they are in communication, they love listening more than talking. Even in their chats, they will be asking questions. In short, they are inquisitive by nature.

5) You don't blame others

Successful people take responsibility for their lives. They do not blame others for their bad circumstances. Average people blame everyone else for their misfortune apart from themselves.

They blame the government for not giving them employment opportunities, their parents for not leaving them millions in inheritance, and the society at large for everything else.

They expect success to be given to them on a silver plate.

Successful people know that what happens in their lives is their responsibility. Although the mess was caused by someone else, they take it as their responsibility to fix it.

They are not held hostage by bitterness or act as victims because of what someone else made them go through. They do not play the blame game.

These people own up the mess and start working on getting a solution for it.

6) You have conquered fear

Successful people have conquered fear. Fear comes to them like it does to everyone else but they act irrespective of it. They do not allow it to come between them and their goal.

Average people are slaves of fear. They fear their bills, their creditors, their landlord, lack, government, friends, etc. In short, they fear everything.

They fear what people will say, how they will react, and what they will think about them. They do not act because of the fear of failure.

Average people fear to speak out. They will be victimized and abused in silence. They do not believe in expressing themselves.

They keep their ideas to themselves because they fear the outcome. Successful people are just the opposite; they speak what is in their hearts without fear.

They do not fear following their hearts. They do whatever they feel is right regardless of the consequences. This is why they do not fear to invest in their success. They keep moving when others are analyzing the risk.

These six signs are not conclusive but they are a good indication of your future. The good thing is that you can develop these qualities through interaction and association with people who have them.

When your mindset is rebranded, you develop these qualities and you get on the highway to success.

HOW TO SUCCEED IN LIFE

Why do many people struggle to make a thousand while others make billions without much effort? This may look like a mystery to many but I finally discovered the answer.

After thinking about that question critically for months, I finally realized how to succeed in life the easy way.

I discovered that people struggle to make a living because they do not know how to. Others make billions because they know how to do it. It is this simple.

You can never succeed above the level of your knowledge about success.

Have you ever known that once you make a thousand, making a thousand becomes easy for you from that point on? This is certainly true. Similarly, when you make a million or a billion, making the same amount becomes easy for you henceforth.

Therefore, there is a science of making it in life. It explains how to get success in life. If you can master this science, how to succeed in life will never be a mystery to you again.

The different eras

According to Robert Kiyosaki, we have had four different economic ages. How to succeed in life has been different in these ages. As age passes, so does the science of making wealth change.

- **Hunting and Gathering Age** - In this age, people hunted for a living. The greatest hunter was the most recognized but was not the most successful. The chiefs had the privilege of having others hunt for them.
- **The Agrarian Age** - In this age, the person with the land was the most successful. Other people would work as peasants on farms.
- **The Industrial Age** - At this age, the person who owned the factory was the most successful. The rest worked in the factories.
- **The Information Age** - This is the age we are currently in. At this age, the person with the information gets success. The person with no information works for the person who has the information.

In all these ages, you can notice one thing; the person without works for the person with the ownership. The factors of success may have changed but the science of success is the same.

In the Hunting and Gathering age, it was the title that made one successful. In the Agrarian age, it was the plantations that made people successful. During the Industrial Age, it was the factories that made people successful. In the Information Age, it is what you know that makes you successful.

In as much as we get information, the information has to be relevant and timely. Following the old formulas will never give you success.

Becoming an owner

The principle of success is the same; own something and have others work for you. This has not changed since creation. This is never going to change.

The owners become ultra-wealthy while those who work for them become peasants.

Look at the most successful people, they may not be known but all of them own an income-generating system in the name of a business.

Look at the poorest people in any country; they are those who do not own any income-generating system. This is the only difference between success and failure.

If you want success, make sure you own something or a lot of things. You must then have other people work for you. Scale this system until it creates wealth for you as you sleep.

In the information age

In this age, as we have said, knowledge is the basic success factor. However, do not equate going to school to knowing. These are completely different things.

We have many educated fools. These are people who went to school but the rarely have any relevant knowledge. For knowledge to be helpful, it has to be relevant.

Many people know so much about footballers and yet, they do not earn from it. This is not relevant knowledge since it does not improve your welfare of life.

It is better to know less relevant information than more irrelevant information. Even little relevant information can catapult you to success.

Qualities of owners

As we have pointed out, becoming an owner is the secret to success in life. It is how to succeed in life. There is no other safe and sustainable way.

Owners are not like everybody else. They have some characteristics that distinguish them from others. Here are the main ones. Here is how to succeed in life in this era.

- Owners are open-minded.
- They never give up.
- They give a lot of value to others.
- Owners have some lofty goals.
- Owners are positive about the future.
- They break some generational rules.
- They are creative.
- Owners mind their own business.
- Owners work hard.
- They take risks.

Let's look at each:

1. Owners are open-minded

The greatest enemy of humanity is not death, but ignorance. It is ignorance that brings 99% of problems in life. When ignorance is

banished from an individual's life, success is not a matter of if but when.

People who own mega money-making systems are open-minded. They are not slaves of ignorance. They love seeking knowledge and putting it into good use.

Average people, on the other hand, think they know everything. They need not read a book or a blog post. Their ignorance matures and becomes arrogance.

Owners understand that there is much to learn even from the most unlikely circumstances. They keep an open mind and learn as much as they can. This is how they develop high growth business ideas.

2. Owners never give up

Life does not judge you based on what you start but what you finish. Even if you start a hundred projects and finish none, life will judge you harshly.

Of 100 people that start a project, only 5 hold on to the end. This is a 95% quitting rate.

When people tell you that only 5% make it in life, it does not mean that you only have a 5% chance of success; it just means that you cannot give up like the 95%.

When you decide to hold on to your dream no matter what happens, you will finally succeed. The challenges people get along the way are a test of commitment to the goal.

Unfortunately, many fail in the test. They think that the challenges are real and so, they quit. Successful people know that it is just a test. They persevere and get the reward.

As the famous Winston Churchill's speech points out, never give up!

3. They Give a lot of value to others

Successful people know that money is attracted to the value given. This is what trade is about; I give you value, you give me money.

Many people do not understand the simplicity of the above statement. This is why they do not know how to succeed in life.

Successful people understand that for people to bring you money, you have to give them value.

Look at these scenarios:

- Do you pay to do a Google search? No! it is all free. However, Google still makes money through the platform. Billions of dollars every year.
- Does Facebook charge users for interacting with each other on their platform? No! it is free. However, Facebook makes billions in advertisement revenue.
- Did you pay to read this blog? No, you did not. However, we still make money from this blog.

This is just the way it is. Successful people find a way of giving people value for free first and then figure out how to make money from the same.

Did you know that Twitter did not make money for the first year of existence? They never did. However, people were still using the platform.

This is the greatest secret of billionaires; find a service people need, give it for free, and then find a way of making money later.

Even if you do not leave with anything else from this topic, make sure you understand this concept. It will help you in life.

4. Owners have some lofty goals

I cannot overemphasize the importance of having lofty goals. This is how to get success in life.

Proper goal setting is the foundation of all success. When you mess during the foundational stage, your building will never hold for long. It will collapse when storms and winds rage.

This is where many people make a mistake. It affects the rest of their actions.

When you set small goals, you get less motivated. When you get less motivated, you put average effort. Average effort produces average results.

Having this understanding, successful people aim for the stars. They set goals that seem crazy to average people. Most of their goals seem unrealistic and unattainable.

Even if they do not achieve all their lofty goals, they are way much ahead of people who set mediocre goals and achieve them.

The point here is that you should set goals that challenge you every morning and night. Set goals that make you shiver. Your goals should keep you on your toes, make you decisive, and motivate you to work even harder.

5. Owners are positive about the future

You will never find a successful person who is negative about life. Successful people hate negativity. They get angry when you try to become negative in their presence.

It is this faith in the future that gives owners power in the present. When you know that your destiny is guaranteed, no one can convince you otherwise.

When you become negative about life, you attract negative circumstances. Remember, as a man thinks, so he is.

The law of attraction states that we attract what we think about most of the time. The law of harvest dictates that you cannot sow negative thoughts and reap positive circumstances.

The universe is full of energy that creates whatever we give heed to in our mind.

Beware of what you think about. Every negative thought will diminish your power to get success in life.

6. They break some generational rules

Successful people do not follow all the rules. They understand that some rules were made by people who had no business succeeding. Owners understand that not all rules promote their interest.

Many people are held hostage by negative communal and family beliefs that have no basis. Such beliefs neither add value to us nor promote our welfare.

If you are going to get success, there are some rules that you should break. The fact that no one has ever succeeded in your family does not mean that you should not.

Break the existing oppressive rules and make some progressive ones for you and your family. If not, you will end up where the masses end; nowhere.

7. They are creative

Creativity is the source of all differentiation in this competitive world. It is creativity that sets successful people apart from the rest.

In life and business, you cannot afford to fit in; you need to stand out. People fit in because they imitate others.

Successful people stand out because they are creative; they invent and innovate new ways of doing things. This is why they get the first-mover advantage.

8. Owners mind their own business

If you want success in life, you have to train yourself to mind your own business. This means not concentrating on what is happening in other people's lives because you are busy thinking and making yours.

When another person succeeds before you, do not envy them, just concentrate on understanding how to succeed in life. The best you can do is to use their success as an inspiration to get yours.

Many people also fail to succeed because they concentrate on the failure of others. They think they are doing well just because their neighbor is worse off.

This mentality of competition has kept the masses poor. People should only compete against their potential. This is your real standard and gauge in life.

9. Owners work hard

If you want to become an owner, you have to work harder than the average people do. Owning a system is the first responsibility before it becomes a privilege.

For the first few years of being your own boss, you have to give at least 14 hours of work daily. This is the least number of hours

daily that can help a project take off. This is called the building stage.

After the building stage is over and the system is established to survive on its own, you can retire and spend your days on the beach. All this time, the money will be flowing to your bank account.

If you do not want to work hard for a few years and then enjoy later, you can take the longer route. This route involves giving average effort in a job for the rest of your life.

Option A is better for me. I don't know about you. It is option A that helps people succeed in life.

10. They take risks

Without risk, there can be no success. Owners bear the risk of losing their hard-earned capital when a money-making system comes crumbling down.

It is this risk that rewards them. If you are afraid of taking risks, just forget the success. Success involves a lot of risks. No risk, no reward.

Final thoughts on how to succeed in life

Success is not easy but it is also not hard to get. You just have to follow the right principles.

As we have seen, the principle of ownership has been working for ages. In all ages of life, people who owned the factors of success made it in life.

I hope I have answered your question. How to succeed in life is an answered question in your life. All the best as you implement the knowledge you have gotten here today.

7 DIFFERENCES BETWEEN THE RICH AND THE POOR

Rich people have a different mentality from the poor. The different mentality allows them to have a different routine from the poor. These differences between the rich and the poor are responsible for the growing wealth inequality in society today.

If you follow the life of a rich man for a day, you will notice that they never got their wealth by accident. They have continually put in hours and hours of diligence and dedication to their craft.

On the other hand, poor people are different; they give excuses all day and give just a fraction of the effort. They oversleep, waste time, and discuss irrelevant subjects like football and politics.

These differences make the poor poorer as the rich increase their wealth portfolio. As I have always said, 67.4% of wealthy people are self-made but 100% of poor people are self-made.

According to **Dan Lok**, the king of high ticket sales, your wealth will never grow unless you do. If you do not change your habits today, do not expect your financial situation to turn around any time soon.

Rich people versus poor people

#1. Poor people focus on savings while rich people focus on investing

This is one of the major differences between rich people and poor people. Rich people are masters at investing. They hate to save. They understand that savings are always eaten away by inflation.

Nowadays, interest rates for both loans and deposits are almost approaching zero in many developed countries. Therefore, those who save are gaining no interest income while those who borrow to invest are incurring almost zero interest expense.

Rich people do not save; they borrow what they need to invest. Poor people on the other hand believe that being in debt means that you are poor. They believe in saving slowly but steadily to invest.

Saving to invest is better than not saving at all but borrowing to invest is way much better. If you know what you are doing, finance investment projects through debt. Avoid wasting years trying to put away money in a savings account.

#2. Poor people get paid based on time while rich people based on results

Poor people sell their time for money. They have to work from 8/9-5 every day for a month to get a paycheck.

On the other hand, rich people are paid for the value they deliver to the client and not the amount of time they work. Even if they get results in one hour, it does not matter.

This means that rich people can get more income in a month by making more deals. No matter how much effort poor people put in a job, it will never reflect directly on the amount of income they get.

#3. Poor people blame others while rich people take responsibility

This is one of the major differences between the rich and poor. Poor people blame others for their financial misfortunes. They blame the government, their parents, the economy, their employer, etc.

Rich people on the other hand take responsibility for where they are. When they lose money, it is their fault. Even if someone else was responsible for their misfortune, they make it their responsibility to fix it.

If you keep blaming others, you will keep expecting others to fix your situation. When you take responsibility, you know that no one else has the responsibility of fixing the mess.

#4. Poor people have a lottery mentality while rich people have an action mentality

Poor people believe in getting rich quick rather than putting in the effort and getting rich over time.

This is why most of them do betting, play lottery, invest in fake get-rich-quick schemes and so. These schemes are very risky and they end up losing money.

Investing in a lottery is also very risky. The probability of success is around one 1 in 1 million.

Rich people believe in building systems over time, taking market share through hard work, and growing their income by growing their financial knowledge.

#5. Poor people watch TV while rich people read books

Rich people are avid readers. They know that we are living in the information age. They understand that they have to feed their minds with knowledge for it to create revenue-generating ideas.

Poor people rarely read books; they would rather watch TV during their free time. They follow TV programs every day. Many lose around 3 hours every day watching TV programs.

Rich people use this time to learn. Most of them have a home library. They have tons of books that they read every day. The average millionaire reads one book per week.

#6. Poor people believe that money is the root of all evil while rich people believe that lack of money is the root of all evil.

Money is not the cause of problems in any society. It is the lack of it that causes people to engage in all manner of vices. Robbery, lies, murder, etc. are all caused by the lack of money.

Poor people believe that rich people are crooks and this is why they do not want to associate with them. This is not true. If you look into the lives of truly wealthy individuals, you will notice unmatched integrity and hard work.

Wealthy people use their resources to solve the world's major problems. This is what money can do.

#7. Poor people know it all while rich people continue to learn

Poor people boast with the little they know. They will engage in arguments defending something so irrelevant. They will not seek advice and admit that they do not know anything.

Rich people continue learning every day. They admit that they do not know it all. They seek advice, hire advisors, and read books. This ensures that they continue being up to date with the world's major developments.

Conclusion

Poor people are poor because of their poor habits while rich people are rich because of their rich habits.

Since this is true, it means that you can position yourself for riches by doing what rich people do. If it worked for them, it will also work for you.

THE ART OF SETTING GOALS

All of us have dreams that we aim to aim to achieve in life. At the beginning of every year, a good percentage of people write goals that they intend to pursue and accomplish before the year ends. This is good and very commendable. It shows that all of us desire to have a sense of accomplishment. We all want to contribute to the wellbeing of our lives and possibly the lives of others.

It is unfortunate to report that only less than 5% of people reach their goals in life. More than 95% of people never taste that sense of accomplishment and the success that comes with it. Why is this so? After doing thorough research as a success coach on this subject, I noted that the difference between those who accomplish their goals and those who don't is in how bad they want them.

Setting goals for formalities

Some people set goals as a formality. They set goals out of excitement not commitment. A new year or a new state of life comes with a measure of excitement. Everything new is exciting. Driving a new car excites more than driving an old one.

A first-time mother is more excited than a second or third-time mother. As human beings, we love new things. As a new season of life set in, people are excited to set goals. They have the motivation that comes with starting. This kind of motivation is not sustainable. Such goals are forgotten in a couple of weeks.

If we are to achieve our goals, we have to set them from a level of commitment, not excitement.

It is never easy

Nothing you want to accomplish in life will be easy. Every accomplishment has a cost. There are days you will feel like giving up. There are days you will feel like not showing up. Failure will set in and it normally comes with its level of discouragement. This is where most people give up.

Commitment is only tested when things are going south. When there seems to be no progress or fruit, it is the right time to show commitment. It happens to everyone. Those that only embarked on the goal due to excitement are *axed* at this point. They cannot withstand the tides. Those who are committed are like a house built on a stone, when storms rage and winds blow, they are left standing.

Feeling like giving up is normal for everyone but giving up is only for the week. No one is too strong to feel energized in all seasons. The feeling of disappointment and the thoughts of quitting come to all of us at one time or the other. It is something that you cannot avoid. The resolve to ignore those feelings and thoughts is what makes the difference.

Those who achieve their goals act irrespective of what they feel. People who never achieve their goals always allow discouragements, fear, and temporary failure to deter them from the course. They quit and embark on another goal.

All their effort on the previous goal is lost. They again experience the same setbacks on their goal, they quit and start pursuing the third one. It becomes a cycle of quitting and never accomplishing

anything. In the end, when the bell rings and their time on earth is over, they have wasted so much effort and accomplished very minimal.

Commitment helps people concentrate on one goal no matter the situation. Situations will always be there as long as the earth exists. You do not need an easier path to your goals, you need to become stronger.

Commitment has a strong why

The only difference between excitement and commitment is in the *why*. Commitment has a strong why behind every goal.

Excitement is not supported by any reason; it is just a feeling which will soon fade.

A strong why refers to your reason/s for wanting to accomplish your goal. Why do you want to achieve that goal? What will be different once you achieve it? These questions define your why. It is the underlying factor that pushes you to be committed to your goal. It has proven beyond doubt that those who achieve their goals have a strong why that keeps them committed.

Some people work hard to please other people. Others work hard to prove other people wrong. Others work hard to prove a point. Others work hard to fulfill a sense of purpose. All these and many more reasons why people do what they do. It is these underlying factors that push people against all odds to achieve their goals.

What is your why? If you do not have a strong why, I assure you that you will quit when failure and disappointment set in. Desire

to prove those who said that you will never make it wrong. Desire to become an icon in your family or country. Desire to please your spouse by accomplishing that goal. These reasons will hold your hand when the situation itself cannot.

Make a public commitment to your goal

People love proving themselves before other people. We all love to appear accomplished to others. When we make our goals public, we become more committed to accomplishing them because we do not want to fail in public. If you are the only one who knows your goal, you will not be afraid to fail because no one else knows that you were pursuing the goal. When you are not accountable to anyone, you tend to be complacent and lax.

I am not saying that you have to write your goal on social media or mass media, you can tell your closest friends. These friends should be people who respect you and people you respect. If there is no respect, you will not be afraid to have them see you as a failure.

Successful people have accountability partners. This may be a friend or a spouse who knows all your goals and is ready to hold you accountable for them. They will always ask you what you are doing towards your goals, enquire about the progress so far, and rebuke you when you get off the course. Accountability partners should be people that have your best interest at heart.

Write down your goals

Always write your goals down. Writing them down is a way of communicating to your mind that your goals are important. The mind will then begin to give your goals priority in its daily activities.

A study done in the United States showed that only 3% of people have written goals. 14% had goals but had not written them down while a whopping 83% did not have goals at all.

The research shows that those that wrote their goals down and shared them with their friends had a 76% success rate while those who never did any of the above had a 43% success rate.

This shows the importance of the two activities that we have discussed above; making a public commitment to your goals and writing them down.

Read your goals every day

Always read your goals daily. This keeps your mind updated on the goals. It also signals the mind that the goals are still important to you.

Reading them every day will make them part of your daily lives. They will become part of you. As you sleep, you will dream of them. As you move around, you will be thinking about them. It is this obsession that gives you the motivation to work on your goals

Work on your goals

This is the most important step in this process. After writing your goals, sharing them with your friends, and reading them daily, make sure you are working on them. This entails the physical activities that will lead you to your goals. If you need to grow your small business, get to work, and do the necessary. If you want to become healthier this year, do what is required.

Every goal has specific activities that you must do to achieve it. You need to learn these activities and do them with all your might. It is not those who wish or desire that achieve their dreams but those who get up and get out to work on them.

There is a popular quote that says, you do not get what you want but what you have worked for. A lazy dreamer will only remain a dreamer. Your goal comes with a reward, go and get it. It will not come to you, you have to go and get it.

This will cost you early mornings and late nights. It will not be easy but it is worth it. Goals are like girls, they love being chased. They love playing hard to get. They keep evading. You have to keep going after them until they surrender.

The question remains, how bad do you want to achieve your goals? As much as you want to breathe? If yes, you will achieve them. It is either you achieve them all you die trying.

7 SKILLS EVERYONE SHOULD HAVE BEFORE 30

At age 30, you probably should be settled in life. You should know what you want from life and what you have to put in to get the desired results.

Having said that, it is important to note that many people who are past 30 years of age are still struggling to discover who they are. They lack a sense of direction and this robs them of commitment and focus to their dream.

In life, getting average results is a product of mastery in your craft. These are technical skills. This means becoming good at what you do at your day job.

However, there are general skills that you need to master to move from being average to having success. These are what I love to call high-income skills.

To have a successful life, here are 7 skills everyone should have before they are 30 according to **Dan Lok**.

#1. Closing skills

This is the ability to convince other people to adopt your idea or buy your product.

In life, we are always trying to close something. If you are convincing a lady to marry you, you are closing. If you are convincing your child to work hard, that is closing. When you are urging your employees to work hard, that also is closing. Closing is an integral part of our lives.

You need to have the ability to have people say yes to your proposals. This will give you more results and increase your success rate.

#2. Financial literacy skills

This is the ability to understand financial concepts. It is the ability to understand financial statements and know what the numbers are telling you.

All successful people have this skill. This is what enables them to make accurate investment and financial decisions. This is how they grow their net worth over time.

You do not have to become an expert in accounting or finance, you just have to know what is needed. You need to understand balance sheets, income statements, and cash flow statements among others.

#3. Mindset skills

At 30 years old, you need to know how to control your mind at all times. This means directing your thoughts in the right direction no matter the circumstances.

In life, many situations will come your way. These situations will want to make you negative, pessimistic, and hopeless.

The ability to hold your mind stable in a certain direction is very vital. If you lose your positive mindset, you attract negative circumstances.

#4. Public speaking skills

Speaking in public is a vital skill. At one time or the other, you will be needed to speak before an audience. These may be investors, employees, suppliers, customers, etc.

If you look at all successful people, they are masters at public speaking. **Oprah Winfrey, Warren Buffet, Steve Jobs, Donald Trump**, etc. They all know how to captivate the audience when they speak.

If you cannot communicate effectively, no one will take you seriously

#5. Copyrighting skills

This is the ability to convince people in writing. It is the ability to write pieces that capture the mind of the reader.

This is not similar to writing. Copyrighting is much more focused on getting the reader to read your writing and obey a call to action.

If you want to become a blogger, this is a must-have. It is a skill by itself. Learning how to have people open your articles is crucial. Similarly, holding their attention to the end is also part of copyrighting.

In life, you will have to write emails, social media posts, blog posts, memos, etc. If you can write them well, you will have a higher rate of success than people who cannot.

#6. Leadership skills

This is the ability to influence people to follow a certain direction. It is the ability to get people to submit to you and your ideals.

All successful people are leaders. This is because success is tied to leadership.

You cannot make it in this world alone, you need to be in a team. This team should help advance your interests as they advance theirs. If you cannot be able to influence people to be in your team, you will hardly get success.

There are many books on leadership. There are also many videos on leadership. People like **Myles Munroe**, **John C. Maxwell**, and **Simon Sinek** have spoken and written widely on this topic.

#7. Time management

Time management is a crucial skill. All of us have 24 hours by which we ought to accomplish the activities of the day. Many people waste the hours while few manage them prudently.

Since time is a fixed resource, it needs to be managed wisely. Remember that time wasted can never be recovered.

Time management requires setting the priorities for the day. You do not need to do everything. Get 2 or 3 things and focus on them. Give these things 80% of your time.

If you can manage your time properly today, you can redeem the time you wasted in the past.

Conclusion

If you need to have young success, mastering these 7 skills is not an option but a necessity. Start learning them one by one. Attend short courses and seminars on each and you will become better.

If you fail to master them and only focus on your key technical skills, you will be average for the rest of your life. You will never get any leadership position or make progress financially.

This is why these skills are important. Make them an integral part of your life.

7 MAJOR EXCUSES THAT HINDER PROGRESS

Excuses and progress cannot live in the same block. When one comes in through the door, the other flies out through the window. They are sworn enemies. It means that you cannot make excuses and make progress at the same time. You have to drop the excuses to make progress.

Excuses are made as a way of justifying your lack of will to work on something. They are a form of laziness. People who do not want to work on their success will make excuses. These excuses make them feel good because the burden is off their shoulders. They feel good about their stagnation. They do not feel obligated to succeed when they make excuses. Excuses give them a ticket to mediocrity and stagnation.

In life, we love to pass responsibility for what is negative and get credit for what is positive. We love to blame everybody else apart from ourselves when things go south. This is an attitude that is in almost all people. However, if you are going to succeed, you have to leave your excuses and take responsibility. If you succeed, it is your doing. Similarly, if you fail, it is also your fault.

Here are 7 major excuses that people make.

1. I do not have capital

This is the greatest excuse that people make. They blame the lack of money for their situation. Lack of money is not a problem. It is only a problem if you make it a problem.

You have to act on your dreams whether you have money or not. Start with what you have and you will get what you want. Money is not a necessity when starting but it is a product of starting. Just figure out a way of starting even without money. This is what victors do. The victim's mentality has to go for you to progress.

2. I am too young/old

This is also a major excuse. People will always blame their age for their situation. "Don't you see that I am too old to do that?" they say.

I am too young to start a business, I am too old to get a good spouse, I am too young to start investing, I am too old to go back to school, I am too old to read that book, I am too young to become a manager, I am too young to become a politician, etc. All these are common excuses people make with age as the central factor.

You are not too old or young to do anything. Other people are older (Younger) than you who are doing what you want to do. Just tell yourself that you are old enough to do it and too old not to do it.

3. I do not have sufficient education

Many people blame their level of education on their problems. You will hear people saying this, "that is for elites and I am not one of them." "I do not have a degree." "I dropped out of school." All these are excuses that inhibit progress.

The level of education that you already have is enough. You do not need to have any further education to succeed. Even if you never went to school, you can learn on your way up. Self-education is becoming very relevant and useful nowadays. Therefore, not having an education is never an excuse.

4. I do not know how to do that

No one was born knowing how to do anything. We have all learned how to do what we do. The people who are doing it better have learned how to do it better. Therefore, if you do not know how to do something, learn.

You can train yourself how to do anything. There are free lessons everywhere on the internet and in seminars. You just need to desire to learn and take the necessary action. If you cannot do sales, learn. You cannot do business? Learn. You cannot invest? Learn. Numerous how-to books can help you do it. Invest in a course and become better.

5. I am an introvert

This is also popular. It has held so many people from getting out of their places of residence and showing up out there. People feel that they should be in the background and not in the front end. These people never try anything in life. They die average.

I also was very quiet when I was younger. I realized that being reserved and quiet will never bring progress. It just makes you fearful and less likely to take initiative.

Being an introvert is something that you can change. You just need to decide to be social and learn how to communicate effectively. As you start making moves, your boldness will increase and that will no longer be a hindrance.

6. I am not talented/gifted

The fact that you do not know your abilities does not mean that you do not have them. Talents and gifts exist in all of us. They are hidden deep within our being and that is why very few people discover them. You just need to look within yourself and you will discover the genius in you.

Everybody is uniquely gifted. This is why you should never compare yourself with anybody else. The fact that someone else is doing better than you in one area does not mean that they are better than you in all areas. They have just discovered their talent. You also need to discover yours, refine it, and serve it to the world.

7. No one has ever done it in our family

The fact that it has not been done does not mean that it cannot be done. What has not happened can happen now through you. Anything that happened was made to happen by people who were no better than you.

Your family has nothing to do with where you are going. Where you come from is a non-factor when it comes to pursuing success. If no one has done it in your family, it is even better; you will be

the pioneer. You will be self-made. Being self-made comes with an internal sense of fulfillment and accomplishment.

8. I do not have time

People blame lack of time because they do not want to do something. Everybody has 24 hours in a day. Those who achieve great things also have 24 hours. Why are you the one with no time?

Time is created. You need to sacrifice some things to do others. This is how we create time. If you sleep for 8 hours, sacrifice some, and improve yourself. This is how you are going to make progress.

Conclusion

Never make excuses. Start taking responsibility for your life. As Grant Cardone says, success is your responsibility, duty, and obligation. Stop blaming people and circumstances.

UNDERSTANDING THE ICEBERG THEORY OF SUCCESS

The Iceberg Theory of Success is important in everyone's success journey. It gives us a picture of what to expect on our long journey to success.

The Iceberg Theory of Success also helps us relate to successful people. Through the theory, we understand that they have paid the cost for their success. Therefore, we have no reason to envy them or even hate them.

After this realization, we can then model their lifestyle and follow it. This way, we are going to get the same results as they did. Remember, if you can copy my lifestyle, you can get my results.

What is the Iceberg Theory of Success?

The Iceberg Theory of Success shows the relationship between success and its price. It shows what we have to give to get what we need.

Like a physical iceberg in the ocean, a small part is visible but most of it is submerged.

The small visible part represents the visible success/ results people see. This cannot be hidden. The submerged part shows the cost of success. This is what people cannot see.

Therefore, the Iceberg Theory of Success dictates that in every successful person, the lifestyle we see it just the tip of the iceberg;

the real lifestyle is hidden from us. We cannot tell what they have gone through to get what they have.

Interpretation of the Iceberg Theory of Success

Success costs more than many people are ready to pay. The cost of success is so high for the average person. It requires a person who has committed to pay it.

The sacrifice we see successful people make is just the tip of the iceberg. They give 10 times more privately when no one is watching. Therefore, when you see a successful person, do not be envious. Such a person has paid the cost for his success.

Since many people cannot see the submerged effort that successful people put in daily, they think that all of them are crooks. Some think that people succeed by mere luck. Others feel that these people have connections in mighty offices. They do not believe in sheer hard work and dedication.

For these reasons, average people end up envying successful people and even hating them. They do not know the cost they have paid to get what they have.

Personally, when I see a person who is more successful than I am, I salute them, admire them, and even try to become their friends. I am always very curious to know what they have gone through to get where they are.

Application of the Iceberg Theory of Success

The Iceberg Theory of Success is very applicable in life. By understanding it, you can gain leverage in your journey to success.

Since the effort we see is just the tip of the iceberg, it means that the effort needed to succeed is quite high. In this regard, you should be ready to give 10 times what you think it takes to succeed.

As we start any endeavor, we always underestimate the effort it will take to succeed. We think that the new business will break even in 6 months and it ends up taking 3 years. In this case, will you still persevere?

Many people start a project thinking that it will require only 2 hours every day. They soon realize that even the whole day is not enough. Most of these people end up quitting just because they underestimated the cost. If they had understood the concept behind the Iceberg Theory of Success, they would have continued making the effort knowing that success will eventually come.

My journey

I have had a tough journey to success. Having started with no money, no experience, and no networks, I went through so much to get to a comfortable level in life. Here are some of the things I went through:

- I had to work for 16-18 hours every day. This is more than the average person can offer.
- I lost all my friends.

- I lost all my investment and almost went bankrupt.
- I have invested money and lost all of it.
- I have had to look like a fool to my friends and family because they could not understand what I was doing.
- I have had to borrow to put food on the table. This was demeaning and shameful.
- I have gone for days without food.
- I have spent years creating income-generating projects.
- I have had to do menial jobs to survive.

This is just a fraction of what I went through. Today, I have 2 companies, 8 best-selling books, successful blogs, and many other income-generating assets.

When people see the success, they cannot understand the effort it has taken to get here. Only me and my family know what it has been like on this tough journey.

If you want success, you have to be ready to lose the life you have now. Be ready to lose friends, have sleepless nights, be rejected, get ridiculed, become discouraged, lose money, feel like quitting, lack of basic needs, long hours of working, etc.

If you can persevere all that pain and pressure, you are ready for success.

Are you ready to pay the cost? If not, you have no business admiring or envying successful people.

If you are ready to pay the price of success, fasten your belt because the ride is a bumpy one. If it were easy, I would not

hesitate to tell you. But it is not. There will be everything you never imagined to face in life.

What to do

- Prepare yourself and your family psychologically as you start the journey to success. Let everyone close to you know what to expect.
- Multiply what you think it will cost by 10 to get the real cost of success.
- Make a decision not to quit no matter what happens.
- If you cannot stick to the end, just quit before you start. Quitting in the middle of the journey is very expensive.
- Learn from people who have made it because they have already paid the cost that you are about to pay. Read their books and listen to them speak. You can even get one of them to be your mentor.
- Respect successful people, love them and desire to be close to them. They have already paid the cost of what they have.
- Work hard and put in the 10x effort and you will succeed.

Final thoughts on the Iceberg Theory of Success

It is just how it is; success is never cheap. Brace yourself for the tough times ahead.

You cannot fail to pursue success just because it is expensive. You owe it to yourself, your family, and generations to come.

Therefore, just purpose to do everything possible to get success. No matter what goes may, decide not to quit.

As I always say; no one gets success by just wanting it but by deserving it. Those who deserve it are those who have worked for it. This is what the Iceberg Law of Success is about. It is about putting in the effort to deserve your success. When you deserve it, it will be given to you without fail.

All the best as you go after everything you ought to have.

10 DEFINING HABITS OF SUCCESSFUL PEOPLE

Successful people have a set of habits that differentiate them from the rest of the people. These habits of successful people are evident and widespread among all ultra-successful individuals.

Everyone has the potential of getting success. It is just a matter of developing these habits of successful people. If you develop their routine and style, you will get their results.

If you study the manner of life of successful and unsuccessful people, you will realize disparities in how they carry out their lives every day. There will be a consistent pattern that models these differences.

10 major habits of successful people:

1. They think big

This is the most crucial among all the habits of successful people. Great people think big.

If you listen to the ideas of great men, they are all big ideas. They seem crazy and unrealistic to the average person.

Successful people do not think like the masses. This is what makes them different. They can use creativity and innovation to come up with somehow crazy ideas that improve our way of life.

As they think big, they become big. Remember, as a man thinketh, so he is.

2. They take risks

Successful people do not play it safe. They are risk-takers. They are willing to lose everything they have in pursuit of a predetermined goal.

Risk is an important factor of success. The risk-reward relationship dictates that the higher the risk, the higher the reward.

People hate risk because it increases the probability of loss. They would rather remain in the known mediocrity zone than in the unknown success area.

Due to this fear of loss, many people play it safe throughout their lives. The more they avoid risking, the more they avoid the associated returns.

Always take calculated risks. Do your due diligence and move forward. There is no progress in a safe zone.

3. They tolerate failure

No one loves failure. This is common in all human beings. However, successful people tolerate failure while the rest do not.

To successful people, it is okay to fail. This is an allowance that they have given themselves.

Successful people learn from failure. This is why failure is gold to them. They figure out ways that something cannot be done when they fail. The next time they do it, they do it wisely and increase their chances of success.

Unsuccessful people do not tolerate failure. They quit when they fail. They condemn themselves and give up.

When you fail, fail early and fail forward. Always rise from failure. Fix your eyes on success and failure will become irrelevant. It is not over until you win.

4. They tolerate criticism

Criticism is part of success. If no one is criticizing you, then you are not doing anything worthwhile. When you start making moves, critics will arise.

Critics are people who do nothing but criticize the people who are doing something. They focus on everybody's life. They find it easier to talk about what others are doing rather than putting in the effort to do something.

Successful people are okay with criticism. They do not answer their critics. Their urge to keep moving forward has consumed them such that nothing people say can stand in their way.

As they always say, if you throw stones at every barking dog, you will be late for the journey. Just keep moving. This is what successful people do.

5. They focus on what is important

Successful people have an acute focus. They differentiate what is working from what is not and concentrate on the former.

Successful people focus on just a few activities that really matter. You will not find them everywhere. They are busy focusing on one or two potential areas.

It is a routine for successful people to say no. They say no to everything and everyone that does not add value to them.

It is this focus that allows them to succeed wildly in a few relevant fields. They avoid dispersing their energy on many things which leads to mediocre results.

6. They manage time prudently

Successful people are great time managers. They know that time wasted cannot be recovered. They also understand the formula of redeeming the wasted time.

Time is one of the greatest factors of success. It is a fixed resource that we cannot afford to waste. All of us have 24 hours every day. What we do with them is what determines our output in life.

When you waste an hour, you have wasted around 10% of your working time. One hour spent watching television is an hour of reading lost. Two hours lost on social media is two hours of working on your dreams lost.

In all you waste, never waste time. Work hard every time you are at work. Be productive and make the most from your day. A day is too short to waste but long to utilize.

7. They read a lot

Successful people are great readers. They love knowledge. Their mind is curious for more of it.

The average millionaire and CEO read one book every week. This is what differentiates them from the rest. Average people rarely start reading any book. In case they start, they rarely finish.

Reading a book can give you a wealth of knowledge in just a few hours. You can learn what took the author a lifetime to learn in one day.

When was the last time you finished reading a book? How many books have you read this year? The answer is all yours.

8. They create valuable networks

Successful people are masters at creating valuable networks. They know that their networks will determine their net worth.

Your success is a relationship away. There are people you will associate with and they will transform your life forever. They will make just one call and all your issues will be sorted.

You cannot afford not to love people. It is better to be social than to be reserved and quiet. If you can connect with certain people, you can easily reach certain heights of success.

9. They control their emotions

Successful people have high emotional intelligence. They do not just react to anything that is brought their way.

Great people understand that they do not need to waste their energy reacting to every external stimulus. This is why they choose to be calm even when the situation compels them to act otherwise.

Successful people also realize that the internal emotional stimulus of discouragement and disappointment is temporary. This means that it does not need much attention.

If you can manage your emotions, you can manage your success. After all, we use our emotions to think.

10. They are humble

This is also important among the habits of successful people. All great people are humble.

The journey to success is very humbling. It is full of challenges that bring sobriety into people's lives. They discover their strengths as well as their shortcomings.

Successful people also respect other people. They understand that everyone has a seed of greatness in them.

If you meet a proud person, it is just a matter of time before they fall. It is humility that sustains success.

Conclusion

The habits of successful people are different from those of everybody else. This is what makes successful people successful.

If you can develop these habits of successful people, you can start accelerating towards success. These routines and customs have to be entrenched in your life for them to bring results.

HOW TO BECOME BEST IN THE WORLD (BIW) -5 UNFAILING TIPS

Although becoming the best in the world is not an easy task, getting near the top is quite easy.

We live in a mediocre society where very few people are interested in becoming the best. Most people just want to have a good and comfortable life.

Almost everyone is more focused on looking good rather than doing good. It is comfort before progress. The focus is on fitting in rather than standing out.

In this watered-down society, even a small effort in the right direction can take you near the top.

The best in the world (BIW), however, are people who have some specific qualities that make them stand out from the rest.

They would rather be uncomfortable but make progress. These heroes and heroines do not focus on showing off but on showing up.

It is almost uncontested that the following are the best in the world in their fields:

- Tiger woods- Greatest golfer
- Donald Trump- Greatest developer
- Elon Musk- Greatest entrepreneur
- Michael Jordan- Greatest basketball player
- Oprah Winfrey- Greatest TV personality

- Vusi Thembekwayo- Greatest young public speaker
- Steve Jobs- Greatest innovator
- Bill Gates- Greatest philanthropist
- Warren Buffet – Greatest investor
- J. K. Rowlings- Greatest author

The list can go on and on. However, the fact remains that there are specific individuals whose names pop up when an industry is mentioned.

These people did not get there by sheer luck. They had to work hard and follow the principles of success.

Let us look at what it takes to become the best in the world.

1. Focus on one field

The best in the world focus on one industry. They do not jump from one industry to the other.

Vusi Thembekwayo is not the greatest public speaker and the greatest footballer. He is just the greatest public speaker. The same happens to all other people at the top.

If you decide to do real estate, focus on it until you are successful. This is one rule that Robert Kiyosaki advocates for; follow one course until you are successful.

This calls for careful consideration. You cannot afford to put the effort into the wrong industry.

Consider the following when choosing an industry:

- ✓ Your expertise and experience
- ✓ Your academic training
- ✓ Your purpose
- ✓ Your passion
- ✓ Opportunities in the industry

If you are to become the best in the world, the 5 points must support what you do. This is how success is achieved.

2. Pursue excellence

You cannot become the best in the world without focusing on excellence. It is a necessity.

Why is Tiger Woods the best golfer? It is because he is so excellent at hitting the ball. That is just it.

Focusing on excellence is not easy. It means that you cannot just give mediocre output as many do. This calls for extra effort. Many people just do things to finish them rather than to give out the best.

This is how you pursue excellence:

- Decide that you will never produce anything substandard.
- Always do due diligence in any undertaking.
- Make excellence one of your values.
- Integrate excellence in all your strategies.
- Do not focus on quantity but quality.

If you will pursue excellence, you will start moving up the ranks in your field.

3. Think big

Thinking big is a prerequisite for becoming the best in the world. All BIWs think big.

We become what we think about. You cannot succeed beyond your level of thinking. For you to achieve big, you have to think big.

Many people do not fail to succeed because they do not have the potential. They fail to succeed because they do not think they can and should.

A big vision should do the following:

- ❖ It should be crazy to your logical mind.
- ❖ You should know you can achieve it but you do not know how.
- ❖ Your friends think it is unrealistic
- ❖ It provokes you to think about it every hour
- ❖ It provokes you to work hard.

If you do not think big, you cannot become the best in the world. Big people did not start big, they started by thinking that they can become big.

4. Learn as much as you can

The best in the world focus on learning. They are always reading books and learning from their mistakes. This is how they become the best.

Many average and poor people do not read books. They will start one and not finish. They will read one and go for months before reading another one.

Warren Buffet, the greatest investor read almost the whole day. Mark Cuban reads 3 hours every day. Myles Munroe read 4 books every month.

Many other great people read at least a book every week. This is the standard.

Books give people a wealth of knowledge in just a few days. You can learn something that took the author a lifetime to learn in one day.

To become the best in the world, you have to develop the following skills

- Technical skills
- Financial skills
- People's skills (Leadership)
- Management skills

The following will help you start your reading journey:

- Have a reading schedule.
- Build a home library.
- Read the most common books first to gain momentum.
- Have a reading partner

Keep learning and you will start moving up the success ladder.

5. Work harder than the rest

There is no short cut to success. You have to work hard.

Apart from the people who inherited their wealth, everybody else became successful through hard work.

You may be putting in the effort but is your hard work enough? Is it enough to compete in the global space?

Working 8/9-5 cannot make you the best in the world. The best work for around 14-18 hours every day. You have to, especially at the beginning.

If you put a little effort, you will be far much behind the person who puts more effort. Do not oversleep. Focus on productivity.

Conclusion

Becoming the best in the world is not a walk in the park. It calls for greater dedication and more hard work. It also calls for focus and continuous learning.

However, even if it is hard, it is still possible. After all, some people have done it.

19 POOR HABITS THAT HINDER SUCCESS

Did you know that poor people are not defined by their level of education, intelligence, or even their background? Poor people are defined by their poor habits.

Rich people, on the other hand, are also defined by their rich habits. Successful people do not necessarily have any superior education or intelligence; they just have a set of habits that they follow every day.

This means that whether you succeed or not is completely up to you. This is because the factors of success are at your disposal. It is all about avoiding poor habits in your life.

After studying successful people for a long time, I realized that none of them have any of these poor habits.

Poor habits that hinder success

Here are the 19 poor habits you should avoid if you need success.

1. Longing for the weekend

Many poor people live for the weekend. They are constantly longing for it. This is because they hate working and love entertainment.

Successful people long for Monday. They know that Monday is another opportunity to put their dreams into action. This is the complete opposite of poor people. For poor people, Monday is their worst day.

If you will become successful in your area, you have to stop living for the weekend; start longing for Monday. This shows that you love your job. Loving what you do is a strong factor of success.

2. Too much social media

People spend 58 minutes on average on Facebook alone. This is a wasted hour. They just scroll down, reading memes, liking, and commenting on irrelevant posts.

They will then switch to Instagram, Twitter, LinkedIn, and many others. After that, they will watch entertainment videos on YouTube.

In essence, people waste around 3 hours on social media entertainment every day.

Successful people are on social media for business. Many of them do not even manage their own accounts. This is how much they value their time. They would rather hire someone to do it that send time on social media.

If you want to get massive success, you have to limit the amount of time you spend on social media. Have a social media goal and keep to it always.

3. Too much television

On average, people watch 2 programs on television every day. The average time of a TV program is 45 minutes. It means that people waste at least 1.5 hours on TV alone daily.

If you add to the time people spend watching movies on Netflix, around 3-4 hours is wasted on the screens.

Successful people hate television. They rarely watch it. This is because TV is meant for entertainment and not education. This is against the priorities of successful people.

4. Gambling

This is a common poor habit. Poor people love to gamble. This is because they love quick success. They want to succeed without much effort.

In gambling, although the stakes are high, the probability of success is around 0.0001. Poor people would rather gamble than put in the effort that guarantees success.

The get-rich-quick mentality is never in successful people. They are ready to give anything and put in the years to succeed.

True success takes time. As we all know, easy come easy go.

Slow success builds character while quick success builds ego. Success and ego cannot dwell in the same block. This is why people who get success quickly lose it almost as quickly.

5. Overspending

All poor and average people overspend. Most of them spend everything they earn. Others spend more than they earn. This means they borrow to finance spending.

When you spend more than you should, you have little or nothing to invest in. This means that you will keep losing what you earn.

Creating wealth is not largely determined by how much you earn but by how much you protect and keep. Avoid impulse buying and buying liabilities before you are financially free.

To be successful, you have to avoid the rat-race. When your income increases, do not increase your expenses. Endeavor to increase your income as you keep your expenditure constant.

6. Pleasing people

Successful people do not endeavor to please people but to serve them. Poor people, on the other hand, do not serve people, they please them.

When your goal is to please people, you will never do anything worthwhile in this life. People are never pleased with people who want to act differently. They are only pleased when you fit in.

When you start thinking differently, you attract a lot of haters. These are people who do not want to do anything with their lives. They also do not want those around them doing anything worthwhile in theirs.

Minding about what people are saying is the first step to failure. You have to develop a thick skin of doing what is in your best interest regardless of what people think or say.

7. Procrastinating

Procrastination, as I always say, is the greatest thief of time. When you keep postponing activities, you lose on time which is the most critical factor of success.

In finance, there is what we call the time value of money. The time value of money is as simple as this; one thousand today is better than one thousand in the future.

One thousand today can be invested to produce more in the future. This is called the compounding effect. One thousand in the future has less purchasing power because of inflation.

Therefore, avoid postponing money-making activities because you are losing on the compounding effect of money and diminishing the purchasing power of money.

Successful people never procrastinate; they just act on whatever they feel is good for their future.

8. Oversleeping

This is a common poor habit in poor people. Among all the poor habits, this one is the greatest thief of time. This is because it steals your time daily.

Successful people sleep for around 4-6 hours. Poor people sleep for between 9-12 hours daily. This is a difference of around 5 hours.

What can you accomplish in 5 hours daily? For me, I can accomplish so much. If you multiply 5 hours by 5 days, you get

25 hours. This means that poor people lose more than a whole day per week to oversleeping. This is very serious.

If you want massive success, you have to limit the amount of time you sleep. Just understand that one hour you spend oversleeping is an hour of working lost.

9. Keeping negative friends

Negative friends are like poison that kills slowly. You will never see their effect in your life immediately but you certainly see them in the long run.

Negative friends are those who are doing nothing with their lives. They cannot suggest anything important in life. They only encourage you to engage in poor habits like going for a movie night and taking alcohol.

Negative friends are those that discourage you from pushing towards your goals. They will try to show you how your goals are crazy and how you can rarely get them.

Such friends should be avoided at all costs. As people say, show me your friends and I will tell you your future.

If you hang out with 4 millionaires, you will certainly be the 5th. If you hang out with 4 broke people, you will certainly be the 5th.

Mind the friends you keep because they have a big influence on your present and future life.

This is what successful people do. For this, people call them proud. It is not pride, it is wisdom. They know that they cannot

allow everyone into their inner circle because they will affect their output in life.

10. Marrying the wrong person

When you marry the wrong person, you are finished. There are no two ways about it. This is one of the worst mistakes you can make in life.

The wrong spouse will meet a successful person and leave them as peasants. The right spouse will meet a poor person and make them millionaires over time.

Marry a person who thinks as you do. They have to be people who have shown commitment and support to your dreams. Their financial habits should be prudent.

11. Too much alcohol

You cannot be an alcoholic and be successful at the same time. An alcoholic is one who is sick of a disease we call alcoholism. It means that this person cannot survive without alcohol.

An alcoholic's only desire is alcohol. This is what they long for all day long. This means that they do not have time to long for their dreams.

According to the law of attraction, you cannot get what you do not long for. You only get what occupies your mind most of the time. This is why an alcoholic can't get massively successful.

If you look at all successful people, none of them is an alcoholic. They have the discipline to avoid alcohol or take it in limited amounts.

12. Not investing

This is one of the worst poor habits. If you fail to invest, you fail to increase financially. Poor people rarely invest, they only earn.

There are three financial obligations; earning, spending, and investing. You have to do the three prudently to get success.

13. Working in a job you hate

Most poor people are victims of this. They hate their jobs and yet, they still show up the following morning. This drains their energy and makes them bitter in life.

If your boss is mistreating you or you do not feel that the job you are in right now is fit for you, just take the honorable step of resigning. You have to leave that job before it leaves you depressed and drained.

There is no honor in holding on to a job just because of the paycheck. Life is more than money.

14. Not starting a business

All massively successful people are business people. Look at Jeff Bezos, Bill Gates, Jack Ma, Mark Zuckerberg, Oprah Winfrey, Donald Trump, and the rest of the richest people in the world. All of these are business people.

Poor people make a mistake of never founding businesses. They only love working in someone else's business. This is why they remain poor.

15. Ignorance

As I always say, the greatest enemy of human beings is not death but ignorance. Ignorance is the lack of desire to get knowledge.

Successful people love knowledge. They know that what they know becomes the bridge to where they are going.

Poor people, on the other hand, hate reading. They think that reading should only be done by students. They think they know enough in life to get success.

If you will get massive success, you have to get massive knowledge. This is the source of all high-growth ideas in life.

16. Giving excuses

Successful people never give excuses. They take responsibility for their lives at all times.

Poor people, because they do not want to take responsibility for their lives find it easy to blame everyone else. They blame their parents, the economy, their circumstances, etc.

This keeps them poor all their lives. Stop making excuses and take responsibility for fixing the mess. Even if it was someone else's fault, it is your responsibility to fix it as long as it affects your life.

17. Gossip

As T.D. Jakes says, I have never seen a rich gossip. All gossipers are as poor as a church mouse.

Gossipers only mind the business of other people. This is why they do not have time to mind their own business. If you are only concerned about what is happening in other people's lives, you will never be concerned about what is happening in yours.

18. Being shy

Successful people never lack confidence. They are never shy before people.

Being shy is a product of a lack of self-confidence. Lack of self-confidence is a product of a lack of self-worth.

Success entails having the courage to address people confidently. This is the only way they will give you what you need in life.

19. Hating risks

High risk will always bring high returns. Low risk brings low returns.

If you hate risk, you hate success. This is because all success is risky.

As someone said, the greatest risk you take in life is not taking risks. Since life is generally risky, you cannot avoid taking risks. It is either you are taking risks to poverty or success. Choose the latter.

Final words on poor habits

These are the 19 poor habits that hinder success:

- Longing for the weekend
- Too much social media
- Too much TV
- Gambling
- Overspending
- Pleasing people
- Procrastination
- Oversleeping
- Keeping negative friends
- Marrying the wrong person
- Too much alcohol
- Not investing
- Working in a job you hate
- Not starting a business
- Ignorance
- Giving excuses
- Gossip
- Being shy
- Hating risks

If you can avoid these 19 poor habits, you can transform your life in a few months.

7 FACTS ABOUT SUCCESS NO ONE TALKS ABOUT

There are facts about success that no one talks about yet they are very important for anyone who wants to get it. This is why very few get success in our generation.

Success is a trendy title in today's world. After all, it is what all of us want.

Success is very attractive. We all love to be around successful people. It is not the people that attract us but the success they have.

Wait a moment! Why do we have to be attracted to the success of others while we can get success for ourselves? After thinking about this for a long time, I finally discovered why.

We get attracted to successful people because we need to be affiliated with their success. Human beings need affiliation. We love to feel like we are part of something great.

Due to the lack of knowledge about success, people find it hard to get success for themselves. This leaves them with only one option; affiliation. It is the easiest way to satisfy the need for success.

It is without a doubt that people who understand these facts about success find it easier to succeed. This is why I find it important to discuss these facts about success that no one talks about.

7 facts about success no one talks about

1. Everyone has the potential to get success

This is the most important of all facts about success. It is the single most important things successful people understand and believe.

Everyone has the potential to get success. This is just how all of us were created. Success is a default setting for all of us.

Because of the environment we grew up in and the current world systems, many people find it hard to believe that they are qualified to get success.

Many people grow up with no one to tell them that they can get success. We go to school and get poor grades and are branded as failures. Many live in an environment that does not also understand this fact about success.

For you to get success, you have to believe that it is possible. You have to have a conscious belief that what is possible for others is possible for you.

What you go through does not deplete your potential. Your potential is found deep within you where no external or internal circumstance can get it.

Although your potential cannot be depleted, it can be hindered. There is only one thing that can hinder potential; your mindset.

This is why even if you do not put into account all other facts about success discussed in this topic, you need to pay close attention to this one.

You have the potential to succeed and that is a fact. No one can hinder your success except you. Just believe in all possibilities and you will start going up the ladder of success.

2. Many people have no business with success.

Although we all love to succeed, only a few people put success as a priority in their lives.

Many people are running after everything else apart from success. We run after comfort, relationships, affiliation, etc. but never success.

Loving success is not enough if you are not ready to work for it. It has to be your priority. You have to think about it every hour if not every moment.

All your efforts should be directed towards your success. Do not mind about other people's lives. Just focus on making yours a success.

3. It costs much more than many people are ready to pay

Facts about success cannot be complete without this one statement; Success costs everything. When I say everything I mean it.

Success costs far more than people are ready to pay. People do not want to sacrifice for their success. This is why many never achieve it.

If you need success, you have to forget comfort for some time. No one gets real success by being comfortable. Success is gotten by putting down your life for what you believe is rightly yours.

4. Only less than 10% of people get success.

It is proven that less than 10% of the global population control more than 90% of the wealth. This is ridiculously true.

It is also true that 62 of the richest people in the world own more than the poorest half of the world's population.

This makes success very rare. It also means that the chances of finding yourself on the bottom 90% are higher than being on the top 10%.

This is why you have to put more effort than the average person next door. If you put just average effort into your dreams, greatness will remain a dream to you.

If you want to be in the top 10%, you have to avoid what 90% of people do. You cannot be like them. If they are moving south, let them meet you moving north.

5. There are laws that govern the acquisition of success

The universe is governed by laws. This is a reality. There are laws for everything including success.

The single most difference between successful people and everybody else is that successful people abide by the laws of success while everybody else goes against them.

Not knowing about a law does not inhibit it from working. This is why ignorance never a defense when it comes to success.

Not understanding the law of gravity does not mean that it will spare you if you jump from an 80-storey building. Ignoring it does not also break it. If you get on its way, it will work on you whether you know it or not.

This is why ignorance is man's greatest enemy. It is also why successful people are always reading. They have to keep evading the grip of ignorance. Success and ignorance cannot dwell on the same block.

6. No one can get it for you.

Success is your responsibility and yours alone. No one is responsible for your success. No one has the obligation of bringing success to you.

Many people think that they are not succeeding because of their background, their education, their government, their color, etc. No one fails to succeed because of the failure of external factors.

Failure is 100% personal responsibility and so is success. Every failure is self-made.

If you want success, you have to forget everything else and take success as your sole responsibility. Stop blaming people for your failure.

Governments were not created to make people rich. They were created to make people orderly. Your parents are not there to give

you success, they are there to cheer you on your journey to success.

Take success as your obligation and duty. This is critical among all facts of success.

7. The secret to success is taking action and focusing on excellence.

Success calls for actions. You cannot think your way to success. If you are more theoretical than practical, you will only be average or broke.

You have to rise and show up. Get out of your comfort zone. Start what you say you will start. Avoid procrastination because it is the greatest thief of time.

After you start taking action, focus on excellence. Put quality before quantity. Become the best in the world. Put your best foot forward and produce something that is out of this world.

If you take action and focus on excellence, there is nothing you cannot achieve.

Conclusion

These facts about success are extremely important to understand. They are the backbone of all success.

The only way to get on the way of success is to understand, believe, and practice the demands of success.

Even if you forget all the other facts about success, do not forget that you have the unlimited potential to achieve it. You can become everything you set your mind to achieve.

Your background, color, age, level of education, geographical location, etc. are not limitations to your success. The only limitation is the one you put in your mind.

Go out and shine because this is your default setting. Everything else is imposed.

7 REASONS FOR FAILURE- WHY 98% OF PEOPLE DON'T SUCCEED

No one was born to fail. All of us have the potential to succeed. This is why these reasons for failure are all within our reach; they are things we can control and avoid.

According to statistics, 98% of people do not reach their dreams in life. Over 90% of people do not achieve their short term goals. This shows that the rate of failure is way much higher than that of success.

This topic aims to help us avoid being among the 98% of people that never get success. The fact that only 2% achieve their dreams does not mean that you have a 2% chance of success. It just means that you cannot do what the 98% do.

It is a guarantee that if you avoid these 7 reasons for failure and embrace the principles of success, you will always be at the top. I can guarantee this with everything I have.

7 reasons for failure

These 7 reasons will tell you why you are probably not making as much progress as you would like to.

1. The fear of losing is stronger than the love for success

This is the most common among all reasons for failure. Many people fear failure more than they love success.

This explains why many people would rather play it safe. They love the mediocre familiar and safe zone more than the unfamiliar zone of all possibilities.

Successful people love success more than they fear failure. They can take chances when it comes to success. Understanding that success and failure are all part of progress, they make daring moves.

It is these initiatives that bring massive success to them. They may have a massive failure at the beginning but success to them is guaranteed if they do not give up.

2. Focusing on short term needs rather than long term vision

Many people are caught up in the cycle of paying bills that they have no time to chase the big ideas of their lives. This is why many people rarely make any tangible progress.

Many people only think about the next meal, the next month's rent payments, the next family holiday, and so on. This robs them of the time and energy they should spend focusing on their overall long-term success.

Successful people only focus on their vision. They choose to overlook every short term comfort for the sake of a better tomorrow.

A person who values success would rather default on rent payment and not default on investing in their dreams. This might sound unrealistic to many but it is the truth.

If you want to succeed, stop focusing on short term fixes. You would rather delay gratification and pursue something much bigger.

Instead of buying that cheap car, invest that money so that you will afford a Ferrari in the future. Instead of taking a mortgage, take a loan, and grow your business so that you will afford to live in a mansion after several years. This is what delayed gratification is all about.

3. Overthinking but not taking any action

Many people fail to succeed because they are physically lazy though mentally active. They just love thinking about the good life but they never take any action towards it.

In life, we do not get what we want but what we deserve. What we deserve is what we have worked for.

Thinking about something without working towards it cannot bring success. Success is a product of action. It is not the greatest thinkers that succeed but those that take necessary actions towards success.

Successful people understand this. They focus on starting. Instead of overthinking before you start, overthink after starting. In all you do, focus on actions and not mere thoughts and desires.

4. Not thinking beyond what is taught in school

Schools were not established to make people successful but to make people better slaves. They were established to produce better employees who will continually enrich the capitalists.

Many people hold school as a supreme factor of success and this is why they fail.

I am not saying that going to school is not important, no! I am just saying that going to school is not enough for success.

After going to school, you have to have an encounter that takes away the mentality of slavery from you and imparts the mindset of success. All successful people have had this encounter.

You have to focus on studying what is not taught in school. The skills that are not taught in school end up being the most important.

Stop focusing on your degree, focus on self-education. It is after school that learning begins.

5. Giving excuses rather than taking responsibility

This is also one of the greatest reasons for failure. People love giving excuses and passing the blame to someone else.

We human beings love to take credit for success but not accountability for failure. When things do not go our way, we look for scapegoats.

Many people think that they do not succeed because of the government, poor background, unsupportive family members, etc. They blame everyone else apart from themselves.

As we have always said, excuses and progress cannot dwell in the same block. You have to avoid one to get the other.

For you to get success, you have to take responsibility for your life. Even if you never caused the mess, let it be your responsibility to fix it.

Avoid blaming others or giving excuses at all costs. Even though most excuses are valid, they do not lead to progress. They only bring complacency.

6. Believing in failure more than success

Many people have self-destructive beliefs. This is how they sabotage their success.

No one can succeed beyond the level of their beliefs. If you believe that you are not destined for success, you will never have it.

Successful people first believed in success before they got it. They believed that no matter their circumstances, there was potential in them to succeed.

Wanting success without believing in it is an exercise in futility. It causes people to press the accelerator as they press the brakes too. They work too hard but get very little results.

If you will succeed, you have to eliminate all self-limiting beliefs. Believe that what is possible for others is also possible for you.

7. Lack of relevant skills for success

Many people want to succeed but they do not have the skills required for success. Some are so ignorant that they do not know that they do not have them.

There are several basic skills that you need to succeed.

Conclusion

Success is easy to get but many people never get it. This is because of these 7 major reasons for failure in most of us.

If you can avoid these 7 reasons for failure, you will be ready for massive success. Always remember that what is possible for others is also possible for you.

THE SUCCESS DENOMINATOR; KNOWLEDGE

The fact that knowledge is a differentiator in life is uncontested across the globe. Knowledge gives people a competitive advantage in this world of deep-rooted capitalism. As Malcolm X said, education is the passport to the future, for tomorrow belongs to those who prepare for it today. Nelson Mandela said that education is the most powerful weapon which you can use to change the world.

Statistics have it that developed countries have an average literacy rate of 99.2% compared to 64.0% in sub-Saharan Africa. Over 75% of illiterate adults are found in South Asia, West Asia, and Sub-Saharan Africa.

With these statistics, you can see a correlation between education and standards of living and welfare. We can confidently say that an increase in knowledge leads to an increase in the welfare of the people.

Similarly, the most successful people in the world read widely daily. They may not have PHDs or Masters Degrees but they are avid readers. As we shall see, getting academic certificates does not mean getting knowledge. We have very many educated fools in society today.

Bill Gates reads 50 books every year. That is equivalent to a book every week. Warren Buffet reads 500 pages every day. Wow! Mark Cuban reads 3 hours every day. Elon Musk taught himself to build rockets by reading. Today, Space X is the most successful non-government space exploration company. Tony Robbins read

700 books in 7 years. That is 100 books in a year and 2 books per week. I have also made it a habit of reading a book every week, reading numerous articles daily, and doing massive research daily.

I can assure you that investment in knowledge will always pay off. We can assert our earlier observation that an increase in knowledge leads to an increase in welfare.

We are living in what most call the information age. Information is the basis of life itself in this era. The more you know, the better positioned are you to make it. Physical strength and beauty are no longer determinants of success. You may have the strongest muscles and still sleep hungry.

You may be the most handsome or beautiful person in your space and still be miserable. Over and above these qualities, people need the knowledge to make it. This is why we have seen terms like “Brains over beauty”.

In the 20th and 21st centuries, information is at our fingertips. The internet has made it extremely convenient to acquire information. It is fast and cheap.

With smartphones being cheap and widely accessible, many people can access the internet to take advantage of the information flood across the web. Search engines like Google, Yahoo, and Bing are also key players in the dissemination of information.

They ensure that we get what we want when we want it. You just have to type a phrase or even a word on the search engines and boom, there you have it.

All these stakeholders are important in making the process easy and accessible to all. There is no excuse for not learning. Knowledge may be expensive in classes but it is free on the internet.

You can educate yourself. You may not get a certificate but you will get what is important, knowledge.

Successful people are selective in their reading. They cannot afford to read everything they set their eyes on. With the information flood, most people are tempted to read even what is not relevant to their cause.

They will know so much but it will not help them. The information has to be relevant. It must help you become a better person socially and economically.

Poor people know so much irrelevant information. They read fiction books and end up with nothing helpful. Successful people, on the other hand, read self-help books and grow their relevant knowledge base.

Poor people will name all players in the national premier league, their country of origin, their age, salary, and the number of goals they scored in the previous season yet they are not stakeholders in the sports industry. Ensure that the knowledge you acquire is relevant for it to be useful.

We live in an era where people love certificates more than knowledge. They try to cheat the system but they end up cheating themselves. This is why students cheat in exams. They want the results without the process.

This is also why most people go back to school; to get an extra certificate. They think that an extra certificate will make them more valuable members of society.

No one can cheat the universe. The key to success is knowledge not certificates. I have nothing against academic certificates; I even have several and I plan to acquire many more.

Most of what we learn in formal education is not enough to bring us success. Formal education was only designed to help people earn a living not to make wealth and change the world. It is self-education that produces game-changers.

Formal education produces average people whose greatest goal is to get a good-paying job. Self-education produces people who alter the course of history. People who become jobs rather than looking for a job.

Formal education helps people to pay bills and die rather than create wealth and live on in the minds of the people and the history books even after they are dead. No one achieves anything great without a significant amount of self-education.

I urge all of us to embrace self-education as a daily routine. Make sure you read before you go to bed. That way, you give the mind something to work on as you sleep. It will synthesize ideas that

will catapult your life to the next level. Love education more than entertainment. A survey shows that 67% of successful people watch less than one hour of television every day.

Investment in education pays the highest dividends. If you want to be great, first educate yourself. Education is the power and the key to the future. With information, you cannot go wrong. Invest today!

5 REASONS WHY PEOPLE FAIL TO START

Procrastination is the greatest thief of time ever. Many people waste a lifetime postponing things. They fail to understand the need to start early and take advantage of the compounding effect.

Any day, month, or year that you lose to procrastination will never be recovered. There are many reasons why people fail to start and all of them can be avoided.

There is a rule I use in life to avoid procrastination. The rule says that I will never postpone to tomorrow what I can do today. I will also never postpone to the next hour what I can do now. This has helped me become committed to everything I do and avoid losing time. Time lost can never be recovered.

I have noted that when we start something, we tend to increase our commitment to it. Before we start, we will never be committed. I, therefore, endeavor to start as soon as possible because when I do, I am less tempted to abandon the activity.

If I want to write a book and am lazy about it, I just start. I write the title and one paragraph of the introduction and that is it. That will keep me committed to writing the book. It is harder to abandon something that you have already started than not to start something at all. This is because we do not want to lose the effort we have already invested.

This is why I have always said that the first secret to success is to start. Just start something. Start that business or that fitness

program. Just start it. This will give you the motivation to keep working on it.

People who do not start do not finish. For you to finish, you have to start. They give excuses and these excuses act as reasons for their procrastination.

Here are 5 reasons why people fail to start a business:

1. Fear of the unknown

People love to be in a familiar zone. They do not want risk and uncertainty. They would rather settle in the mediocre familiar zone than embrace the unfamiliar zone that could lead them to greatness.

The business world is very uncertain. The stakes are always very high. You cannot tell what will happen tomorrow. It is impossible to be certain about your future revenues. After all, you may run out of cash the following month and become unable to pay your bills. This is the reality in the start-ups' world.

However, as people avoid the risk, they also avoid the potential reward. If a business succeeds, it makes its founders wildly successful. This is called the risk-reward relationship. The high risk will always bring high rewards. The vice versa is also true.

The good news is that fearing the unknown is normal. Everyone loves certainty. Even risk-takers do not love uncertainty. They have just trained themselves on how to act amid risk and fear of the unknown. They do not allow the fear of the unknown to stop

them from acting. This is what differentiates those who start and those who do not.

2. Waiting for the right wind

This one also ranks high among the reasons why people fail to start. People are always waiting for the environment to be conducive for them to start. They are waiting to save a million dollars to start. They think this will be enough security for them to be able to pay their bills. They wait for the economy to bounce back. They wait for them to get the necessary connections, capital, and skills.

It is important to note that the wind will never be right. You just have to start anyway. When the wind is right, it will find you moving and accelerate your motion. If the wind does not get right, you can push yourself to success amid challenges.

Therefore, do not wait until you have capital, connections, an MBA, a family, skills, etc. Just start, those things will come along the way.

3. Average contentment

People fail to start because they are contented with their current life. They are good where they are. They have a job, a car, a house, and their children are going to school. They are therefore not aiming for anything else. They want to enjoy what they have.

There will always be a higher level. Some people are achieving more than you are just because they do not settle for less. They are hungry for change and this hunger motivates them to keep

working hard. These people want to change the world and make the same for themselves.

If you are contented with your salary, you will never get the need to start a business. It is good to be happy but do not be contented; just want more. A salary will never make you wealthy. This is why you need to embrace entrepreneurship. A business will become the vehicle that catapults you to massive wealth.

4. Fear of failure

No one loves failure. However, failure is an integral part of success. People do not start businesses because they read that many businesses fail in their first year. They avoid the failure but also avoid the success that comes after the failure.

Every successful person tolerates failure. They may not love failure but they tolerate it. They take it as an opportunity to learn and grow. They refuse to shrink with failure by deciding to grow with it.

Before you get success, you must fail. Successful people fail more than failures. They lose money almost all the time. The fact that you are not failing means that you are not taking any initiative. When you start taking initiative, you will begin to fail and then you will succeed. This will only happen if you do not quit. It is called successful failing.

5. Lack of entrepreneurial drive

Entrepreneurship is not just an act, it is a mindset. You have to think like an entrepreneur to become one. This mindset is gotten by interacting with other entrepreneurs.

You have to have entrepreneurs as your friends, read their books, visit their blogs, watch their videos, attend their seminars, and so on. As you interact with them through various platforms, your mindset will change from that of an employee to that of an employer.

This is the only way you can develop this entrepreneurial mindset. The mindset will give you the drive to start a business.

Conclusion

You cannot afford not to start a business. The more you lose time, the more you lose revenue. The more you fear to start, the more you reject success. This is the reality. These 5 reasons why people fail to start is not a conclusive list.

You need to audit your life and discover the underlying reason that is hindering you from starting. When you realize it, choose to override it and start something. Remember, if you postpone starting, you postpone success.

REDEEMING WASTED TIME (ACCELERATING YOUR LIFE)

Time is your second greatest factor of success (after yourself). Your body, soul, and mind are the greatest factors of success. Right after them, time comes in. This is a fact that many people fail to recognize or do not take seriously.

Despite time being this important, it is one of the most wasted resources in the world. Most people fail to realize that time is a fixed resource; you cannot get more. They also do not realize that time wasted cannot be recovered. Once a second is gone, it is gone forever. When a day is wasted, it is wasted forever.

The average global life expectancy rate is around 69 years (67 for males and 71 for females). This means that we have around 25,000 days to live. It means that wasting a day is equivalent to wasting 0.004% of your life. This is too much to waste. And that is just one day wasted.

People waste time on virtually everything. There is a rule we developed at Giimark Limited that says that Giimark's rule of success. It states that 'The quality of results you get is inversely proportional to the amount of time you waste'.

People waste time on many things including oversleeping, social media, reading irrelevant books, watching movies, visiting friends, arguing about politics and football, reading newspapers, chatting, just relaxing, playing computer games, reading irrelevant blogs, etc.

On average, people spend 1 hour on social media, 3 hours oversleeping, 2 hours watching television, 1 hour talking, 1 hour traveling, and the worst of all, 5 hours at work without working. If you add these to 6 hours of normal sleep, you get a total of 19 unproductive hours. This leaves less than 5 hours of which the average person is productive.

During the weekend, most people waste 24 hours. This means that people work 25 hours every week (5 hours every day by 5 days a week). A week has 168 hours.

If they are productive for 25 hours every week, it gives us a productivity rate of less than 15% (14.88% to be precise). This means that more than 85% of life is wasted. This is a waste of precious potential that the maker deposited in all of us.

Successful people are good time managers. They avoid wasting time as much as possible. This is why they accomplish more in one year than most people accomplish in a lifetime. This is the secret of success.

I work 16-18 hours every day. I go to bed at around 5-6 in the morning. This means that I work the whole night and a good part of the day.

There is a popular quote that says that 5 am is the time legends wake up or go to sleep. This is true. This is why I accomplish so much within a small period. It does not mean that am super talented, it just means that am productive.

What time do you sleep and wake up? How many hours do you waste every day? Have you given your life to vanity? Are you following trends instead of being a trendsetter?

How many hours do you work in a day? How many of those hours do you work for yourself? What percentage of your potential are you wasting? These are critical questions that you need to answer honestly.

I noted that successful people do not watch television, they are rarely on social media unless it is promoting their interest, they do not oversleep, they do not work for other people, they do not party unless they are successful, etc. This enables them to save as much time as possible to work on their dreams.

There is an adage that says that if you work for a few hours every day, you will be way much behind the person who works more hours every day. If you put in a little effort, you will be way much behind the person who puts more effort every day.

Redeeming time

Time wasted cannot be recovered but it can be redeemed. This means that you are not condemned if you have been wasting time. You can redeem the lost time. There are two main ways of doing that.

1. Work more than it takes to get success

This is a big one. If it takes 12 hours of productive work every day to get success, you can redeem the time you have wasted by

working more than 12 hours daily. You can choose to work for 16 hours.

12 hours are the mandatory hours you need for success while the 4 extra hours will compensate for the time you lost in the past. Over time, you will redeem the lost time even though you will not recover it. This is a way of accelerating your life forward.

2. Have others work for you

This is what the super successful individuals do. They hire other people to work on their dreams and they end up accomplishing so much in just 24 hours.

If you have 10 employees who work for you (Each working for 8 hours a day), it means that you have worked for 80 hours in just 24 hours. This is the secret of redeeming time.

This is how successful people get more than 24 hours every day. They buy people's time. They know that time is more precious than money.

They ensure that they get more from the employee than they give them in wages. This is a growth mindset. Woe unto you if you sell your time for money. This is because you will never achieve success using this method.

Conclusion

If you are going to be successful, you have to redeem time. If you have never wasted time as a young person, you can use the two

strategies to accelerate your success and get way ahead of everybody else.

I have just taught you what makes the rich richer and the poor poorer. It is not about how much money you have but how well you allocate your time. It is now time to implement the two strategies in your life. All the best!

THE REAL COST OF SUCCESS

Success is very costly. The cost is far more than most people are ready to pay. This is why very few get to certain levels of success. The rest would rather avoid the cost. In avoiding the cost, they also avoid the reward.

In life, we do not get what we want, we get what we deserve; what we deserve is what we have worked for. If you do not work for your success, you do not deserve it. If you do not deserve it, you will not get it.

After years of experience in business, writing multiple books, speaking to tens of thousands in seminars and other forums, and studying the lives of other highly successful people, I have realized that success is not cheap.

I have compiled the list to help us understand the real cost. Some people think that they will succeed overnight but that is not true. There is no overnight success. You have to put in the work. Let's get right into the cost.

1. Early mornings and late nights

Successful people do not think like the rest of the people. For the average person, 8-5 is the normal working time. After 5, they believe that it is time to rest and enjoy life. For those who achieve massive success, every time is working time.

They work on their dreams at any time that they have the opportunity to do so. Most highly successful people wake up between 3 and 5 am while the average people wake up way past 5

am. Others work almost the whole night and sleep in the morning while others are waking up. This is just how it is.

Big goals need more time to manifest. If you want success, you must never oversleep. You have to choose between early mornings or late nights and stick to your choice until you get success.

2. Multiple rejections

Rejection is normal in the path of success. Successful people are rejected multiple times until they get used to it. They do not take the rejection personally.

They use it as fuel. As they always say, the best revenge is success. If you are to get to success, be ready to be rejected. Colonel Sanders was rejected 1009 times before a restaurant could accept his fried chicken recipe.

Always keep trying. When you are rejected, dust yourself off and move on. Get used to rejection. Even after you start getting progress, you will still find people rejecting you.

3. Discouragement from friends/relatives

Any time you set out to do something great, your people will not understand you. They will not understand why you are not playing it safe.

They will think that you are too young to take such a big challenge head-on. This is brought by familiarity. It always breeds contempt. They will try to talk you out.

When I decided to get into entrepreneurship rather than get a job after campus, my closest relatives and friends were the first to discourage me.

They never thought that a young person could do anything great without first getting a day job. Do not hate them, just understand them, and keep moving on. Your family may have your best interest at heart but that does not mean that they are right. Keep following your heart.

4. Abandonment by friends

Even after discouragement from friends, most will go ahead and leave you. When you become serious with your dreams, you lose almost all your friends. They cannot figure out why you are acting differently.

They cannot understand why you are no longer interested in wasting time with them. They feel that you are pretending to be above them. This makes them hostile and the result is abandonment. This is normal. Keep walking.

5. Envy from peers

When you start making progress, your age mates will envy you. They will want to bring you down. They cannot imagine that you are leaving them in misery, poverty, and ignorance. They will stop liking your Facebook posts that show your progress.

They will not purchase your products. When you are launching your products, they will not show up. When you see this, be happy because it is a sign that you are doing something great.

6. Uncertainty

This is a necessary evil on the journey to greatness. Success calls for high risk which comes in handy with uncertainty. You will not see the whole process.

You will not be sure of success. You will not know what lies ahead because you can be a multimillionaire the next day or you can be auctioned and thrown into the streets by your creditors. This is uncertainty.

Great men have to cope with it every day. You have to start being okay with uncertainty because the only certain path is that which leads to mediocrity and poverty.

The path that leads to success have no clear path, you have to move anyway. This uncertainty brings pressure from within because the brain hates risk.

7. Financial losses

This is also guaranteed. When you start doing great things, you will often fail. This failure is most accompanied by financial losses. I have never met a rich person who has never lost money. The fact that you do not lose means that you do not risk. At one time, successful people get huge financial losses.

I have lost hundreds of thousands of investment in my journey to success. I have lost my office, my furniture, and electronics. I have lost money that I had invested waiting for a big deal.

The deal was almost guaranteed but I still lost money. There is no safe position when it comes to this. You will have to lose to learn

and gain. Your love for gain should be greater than your fear of failure.

8. Criticism from elites

When you start attempting great things, the politically correct individuals will criticize you. These are the people who are very educated but are just playing it safe.

They are people who are used to the system and they judge everything based on the environment. They will tell you that the economy is bad, that your business model is not viable, that your idea needs more financial resources.

The critics are people who never do anything. They are always finding fault in what other people do. They shout from the valley to a person who is climbing the hills.

They will tell you that there are wild animals at the top and yet, they have never been there. Do not listen to such people, just prove them wrong.

9. Sleepless nights

Big ideas keep the brain very active. You will sometime lack sleep because your brain is constantly coming up with innovative ideas to get to your dreams.

I have experienced it in my life. I got my greatest ideas at night on my bed. Just rolling over trying to sleep but I cannot. This is a product of obsession with the cause. It shows that a man is consumed by an idea. It is this obsession that brings success.

10. Loss of social status

This is bound to happen. When you start doing something great, you will go broke at first. This is because of two reasons. One, you have to fail first before you succeed. Two, all your income will be used to grow and get to your vision. This means that you will not have enough to keep up with the Johnnies.

People who adore cash will despise you and this will feel like you are not going ahead. Do not worry, you are building your asset column. Assets will always consume cash before they generate some. The good thing is that when they do, it will be enough to buy your friends out.

11. Little or no entertainment

This is also very common. As you march towards your vision, you will have to sacrifice entertainment for work and education.

You will have to do away with your favorite TV programs, do away with useless social media browsing, avoid partying during the weekends, avoid movie nights, etc.

This is the cost of greatness. With such a lifestyle, your friends will find you weird and boring. Do not worry, you are on the right path.

In anything worth that you try to achieve, there will always be an associated cost. The problem is that the cost will always be higher than you anticipated. You thought it would take 6 months but it may end up taking 3 years.

You thought that it will cost one million to stabilize, it may cost 10 million. You thought that your friends and family will support and appreciate you but those closest to you end up becoming your greatest obstacle.

Be ready to put in 10 times what you think it will cost. The best remedy is to have a mentality of never quitting. Promise yourself that no matter the cost, you are holding on.

The process may be painful but the destination is pleasant. Keep your eyes on the goal. Come rain or sunshine, hell or high water, it is not over until you win. This is the commitment of all greats.

80/20 RULE: UNDERSTANDING THE PARETO PRINCIPLE

The Pareto Principle is also called The 80/20 rule or The Law of Vital Few and even the Principle of Factor Sparsity.

The 80/20 rule shows that 80% of results come from 20% of the causes.

The principle was named after an Italian Economist called Vilfredo Pareto who discovered that 80% of the land was owned by 20% of the population.

The Pareto Principle has become a widely used principle in all spheres of life. I consider it the greatest law of productivity.

Application of the Pareto Principle

The 80/20 rules can be applied in all faculties of life. It can be used in business, finance, personal lives, technology, manufacturing, etc.

We are only going to consider a few of its applications that are most relevant to us.

1. To boost productivity

The 80/20 rule can help us achieve our maximum potential with the least effort. This is what we call efficiency. As the law implies, 80% of the output will come from 20% of the input.

Many people fail because they try to do so many activities at a time. They will have 20 activities to do in a day. All these activities will add very little value to their results.

Even if you cannot exactly calculate what accounts for 20% of your activities, you can get a few important activities in a day and commit to them.

Successful people only try to do a few things at a time. Billionaire Jeff Bezos advises people to have one goal per day. This is why he is the richest person in the world with a net worth of around 200 billion dollars.

Set one goal that you intend to accomplish per day and work on it until you accomplish it. Do not leave it hanging. As the famous quote says, “successful people do not sleep when they are tired but when they are done.”

If you cannot have a goal every day, choose 3 of your most crucial activities and commit to doing them for the day.

2 ways to know the most crucial activities:

- **Importance-** What do they contribute to their welfare? Financial or otherwise. This determines what should be done and what should not. It is related to effectiveness.
- **Urgency-** When are the results needed. The urgent the activity, the more crucial it is to you that day. It determines what should be done at what time. It is related to efficiency.

Based on the two aspects, you can have 4 combinations:

- **Important and urgent.** This one should be given the priority. It should be done first.
- **Important but not urgent.** This one should be given the 2nd priority. It should be done second.
- **Not important but urgent.** This includes social aspects of life like taking your friend for shopping. This one should be done during leisure time. After you are done working.
- **Not important and not urgent.** These activities should never be done. They just waste your precious time. Only do them for fun.

If you can concentrate on the important activities and give priority based on the urgency of activities, your productivity will surge. When you become productive, you achieve more with less time.

Therefore, identify 3 activities that are most important to you. Organize them based on their urgency and do the most urgent first. However, give more time to the most important one.

2. Pareto Principle in Business

The 80-20 rule can also be applied in business in the following ways:

- 20% of customers bring 80% of revenue
- 20% of business activities will bring 80% of the business.
- 80% of growth will come from 20% of the growth strategies and tactics.

The concept is the same. A few important things will bring most of the results. The prudence comes in concentrating on those important activities and giving them most of the time and effort.

3. The Pareto Principle in wealth

The 80-20 rules can show us how wealth is distributed amongst different classes of people. It is proven that 20% of the richest people own more than 80% of the global resources. It also follows that 80% of the poorest people own only less than 20% of the global wealth.

This is what we call wealth inequality. It is the effect of capitalism in our society today. In as much as wealth inequality is not a good thing in society, it is something that we cannot change.

The global economy is built on the pillars of capitalism and we would have to bring the whole global system down to fix wealth inequality. This is not possible under the sun.

Since we cannot change the system, it is the responsibility of each one of us to be among the 20% that own 80% of the wealth. After all, capitalism is about everyone minding his own business and trying to get as much as possible through trade.

We can also point out that, almost all poor people are self-made. They decide to become poor. In as much as we might try to sympathize with them and point and blame the system, the following facts will not allow us to do so.

- 67.4% of ultra-wealthy people are self-made. This means that they never became wealthy because of their background.

- 16% of billionaires did not proceed after high school education. Another 1 out of 8 billionaires is college dropouts. Therefore, the level of education is not an excuse.
- 12% of billionaires are women. 17% of them are self-made. This means that gender is not an excuse.

These statistics disqualify all your excuses.

All successful people have the following qualities:

- They are all business people.
- They continue learning.
- All take risks.
- They are trained to see opportunities.
- They have a prosperity mindset.

The easiest way to become successful is to do what successful people do. If you successfully follow the lifestyle of successful people, you will become successful. By doing what billionaires do, you will become a billionaire.

The only way to succeed is by trade. Just start a trading activity instead of just working for someone else. Even if you have to work for someone else, have other people work for you.

The world's economy was made to favor producers and not consumers. Make sure you produce something. Do not just work for someone, get paid, and consume all of it. If you do so, you will never get to the top 20% who own more than 80% of the wealth.

The more we keep complaining about wealth inequality, the more we lose. Let us work towards becoming wealthy too. Excuses and complaints have never made anyone rich.

Final thoughts on the Pareto Principle

If you can apply the Pareto Principle in your life and business, you will be ahead of 99% of people who don't. Many people rarely have a plan for their life and day.

They just wake up and do what they have always done without even measuring the contribution of those routines in their lives. This is called drifting through life. Life drifters never succeed. You have to live your life intentionally to get great results.

Following the 80-20 rule will not only bring success but will bring it at minimal effort. Is this not what we all want?

9 CRITICAL LIFE LESSONS PEOPLE LEARN TOO LATE

Principles are the basis of life. That means that what you do not know will hold you back. What you know will catapult you to success. If you learn critical life lessons late in life, you get little or no fulfillment in life.

For you to get early success, you have to learn life lessons early. The earlier, the better. These 9 critical life lessons form the basis of a fulfilled and happy life.

9 life lessons people learn too late:

- The effort you put in today will surely pay off in the future.
- All challenges are temporary.
- Health is more important than wealth.
- Family is more important than friends.
- People treat you the way you treat yourself.
- Everything you need for success is inside you.
- Quality is better than quantity.
- Kindness will always pay.
- Fulfillment is a product of service.

1. The effort you put in today will surely pay off in future

In life, you do not get what you want but what you deserve. What you deserve is what you have worked for. This means that effort is a prerequisite for success.

If you want a better life tomorrow, you have to put more effort today. It is insanity to do the same thing and expect different results.

The life you have today is a product of the effort you put yesterday. If you are content with that life, then you can put the same effort. If you want a better life, you have to put more effort.

The effort you put in today will shape your tomorrow without fail. Mind what you sow because you will surely reap.

2. All challenges are temporary

No challenge lasts forever. All of them are temporary.

For you to be fulfilled and happy always, you have to understand and believe that what you are going through will pass. It is always a guarantee.

This will give you faith. You will ignore the challenges and focus on your goals.

Without this understanding, you will focus on what is supposed to pass. You will give your time, thoughts, and energy focusing on what is not supposed to last.

According to the law of attraction, you always attract what your mind focuses on most of the time. If you keep focusing on

poverty, disease, pain, worry, lack, etc. you will attract them. Keep focusing on your goals and you will attract them.

3. Health is more important than wealth.

Wealth is important but not as important as health. Many people understand this so late in life. They trade their health trying to get wealth. After they have wealth, they spend all of it trying to get their health back. Always make health a priority.

The other day, I had an aching tooth. I could not sleep the whole night. There were no painkillers in the house and I had to bear with the pain till morning. The night was so long. At 6 am, I could not wait; I rushed to the shop to get painkillers.

If you have ever been in such a situation, I know you now understand the importance of being whole. It cannot be traded for anything.

However, why not get both. You can get wealth as you take care of your health.

4. Family is more important than friends.

Your immediate family is invaluable. You only realize it when you lose it. Never take your family for granted.

People take advantage of their loved ones and regret when they are gone. Have you ever felt the pain of losing a loved one? It is more than anyone can bear.

Instead of crying when they are gone, appreciate, and treat them well today.

Most friends do not have your best interest at heart. They may never cry when you are gone. Their lives will move on normally. Do not betray your immediate family to please friends.

5. People treat you the way you treat yourself

No one can respect you more than you do. If you despise yourself, everybody else will take you as a joke. On the other hand, you can act big and people will start seeing you as big.

People just copy the picture you have painted for yourself. This means that if you want to change the way people treat you, change the way you treat yourself.

6. Everything you need for success is inside you

You do not need anybody to succeed. Let no one act like they have the key to your destiny. Everything you need to make it is in you. It is hidden deeper than anyone can get to.

If you need success, just take the key and unlock it. Do not look outside yourself, just focus within because that is where the answer is.

Let everything else people give you be a bonus. Believe that you do not need the people who left you and let them go. Do not keep begging people to stay. You do not need anyone that leaves.

7. Quality is better than quantity

Someone with several cheap Toyotas is still behind one with one Ferrari. This is what most people forget.

Bill Gates is richer than Richard Branson. Richard Branson has over 400 companies on the Virgin Group while Gates is only known for Microsoft. This is quality over quantity.

Successful people focus on quality rather than quantity. It is better to write 1 good book than 100 bad books. It is better to focus on one business than try to grow 10 of them together. Have just 1 quality spouse rather than 5 stupid ones.

If you want to succeed, focus on quality, and not quantity.

8. Kindness will always pay off.

Many view kindness as being old-school. They take kindness for weakness. Such people do not understand life.

In life, kindness will always pay off. Helping one person in need will attract even more kindness to your life. Keep on being kind. Even when people do not appreciate it, keep being kind to them. It will come back to you, bigger and better.

9. Fulfillment is a product of service

You will never be fulfilled unless you serve. You can work and never get fulfilled. This is because of one simple reason; you only work for yourself.

When you start working for others, you start feeling an overwhelming fulfillment. When you start impacting people's lives, you can never be unfulfilled.

Final thoughts on life lessons people learn too late

There are many life lessons. However, these 9 are the most important. As important as they are, people learn them too late in life. This is why they get late or no success.

You do not want to learn with your own experience. Just understand the 9 life lessons and keep them in your heart. They will guide you in the journey of life.

50 QUOTES THAT WILL CHALLENGE YOU TO SUCCEED

1. All your dreams can come true if you dare to pursue them.
Walt Disney
2. I have missed more than 9000 shots in my career. I have lost almost 300 games. 26 times I have been trusted to take the game-winning shot and missed. I have failed over and over and over again in my life and that is why I succeeded.
Michael Jordan.
3. It is hard to beat a person who never gives up Babe Ruth
4. When the going gets tough, put one foot in front of the other and just keep going. Roy T. Bernett
5. If people are doubting how far you can go, go so far that you can't hear them anymore Michele Ruiz
6. Do not limit yourself. Many people limit themselves to what they think they can do. You can go as far as your mind lets you. What you believe, remember, you can achieve. Mary Kay Ash
7. The secret of getting ahead is getting started Mark Twain
8. No one is to blame for your future situation but yourself. If you want to be successful, then become successful. Jaymin Shah
9. Everything comes to him who hustles while he waits
Thomas Edison
10. Invest in your dreams. Grind now, shine later
Anonymous

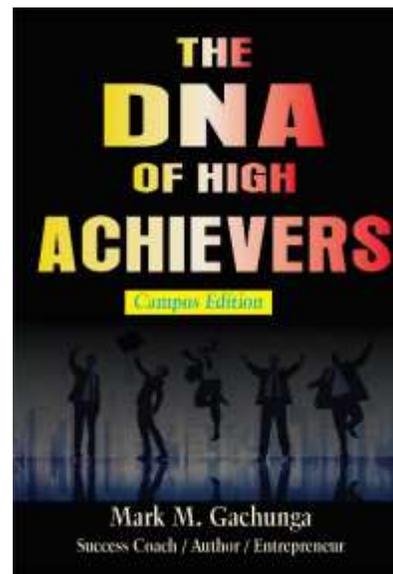
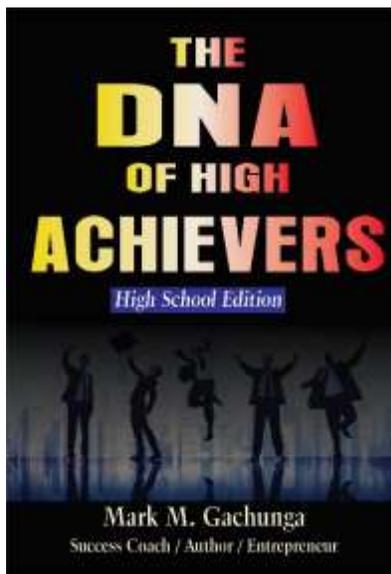
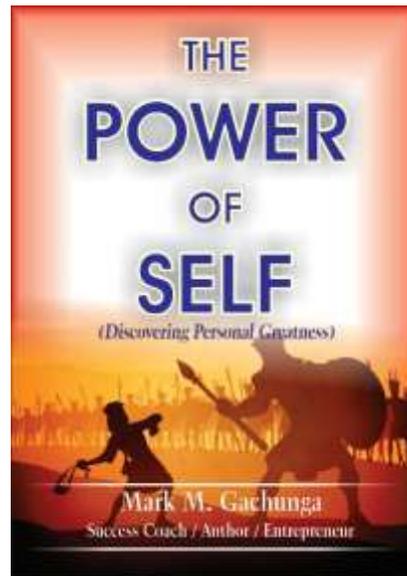
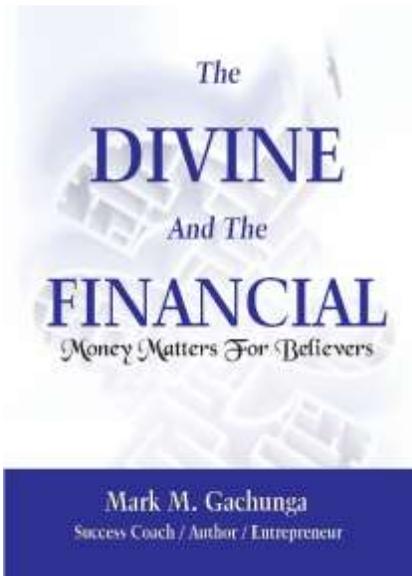
11. Greatness only comes before hustle in the dictionary
Ross Simmonds
12. Hustle in silence and let your success make the noise
Anonymous
13. Some people want it to happen, some wish it would happen, others make it happen. - Michael Jordan
14. Great things are done by a series of small things brought together - Vincent Van Gogh
15. Keep your eyes on the star and your feet on the ground.
Theodore Roosevelt
16. You've got to get up every morning with determination if you are going to go to bed with satisfaction. - George Lorimer
17. If opportunity doesn't knock, build a door. - Kurt Cobain
18. Hard work beats talent when talent doesn't work hard.
- Tim Notke
19. If everything seems to be under control, you are not going fast enough. - Mario Andretti
20. Opportunities are missed by most people because they are dressed in overalls and look like work - Thomas Edison
21. Only those who dare to fail greatly can achieve greatly.
- Robert F. Kennedy
22. When things do not go your way, remember that every challenge- every adversity- contains within it the seed of opportunity and growth. - Roy T. Bennett
23. When life gets harder, challenge yourself to become stronger. - Anonymous

24. Stop waiting for someone to come into your life and take care of all your financial responsibilities. God created you with the same potential to succeed as everyone else. So, why not challenge yourself to start making the right decisions and taking the best actions for your future? – Anonymous
25. Sometimes it's like: if something terrifies you, you should totally do it because it terrifies you. And then you will do it and realize what you are capable of. – Jonathan Saccone
26. Unsuccessful people make their decisions based on their current situations. Successful people make decisions based on where they want to be. – Benjamin Hardy
27. Never stop doing your best just because someone doesn't give you credit. – Kamari Aka Lyrikal
28. Never give up on a dream just because of the time it will take to accomplish it. The time will pass anyway. – Earl Nightingale
29. The big secret in life is that there is no secret. Whatever your goal, you can get there if you are willing to work. – Oprah Winfrey
30. If you cannot do great things, do small things in a great way. – Napoleon Hill
31. At any given moment you have the power to say: this is not how the story is going to end. – Anonymous
32. Nothing will work unless you do. – Maya Angelou

33. Sometimes when you are in a dark place you think you've been buried but you've actually been planted. - Christine Caine
34. Do not quit yet, the worst moments are usually followed by the most beautiful silver linings. You have to stay strong, remember to keep your head up, and remain hopeful. - Anonymous
35. Good, better, best. Never let it rest. Till your good become better and your better is best. - St. Jerome
36. In the middle of every difficulty lies opportunity. - Albert Einstein
37. Start where you are, use what you have. Do what you can. - Arthur Ashe
38. Go the extra mile, it's never crowded. - Dr. Wayne D. Dyer
39. We can do what we want if we stick to it long enough - Helen Keller
40. Success is no accident. It is hard work, perseverance, learning, studying, sacrifice, and most of all, love of what you are doing or learning to do. - Pele
41. Every champion was once a contender that didn't give up. - Gabby Douglas
42. Success is liking yourself, liking what you do, and liking how you do it. - Maya Angelou
43. Doubt kills more dreams than failure ever will. - Suzy Kassem
44. I never lose. Either I will or I learn. - Nelson Mandela

45. If your dreams don't scare you, they are too small. -
Richard Branson
46. The best way to predict your future is to create it. -
Abraham Lincoln
47. You can't have a million dollars dream on a minimum
wage work ethic. - Anonymous
48. If you think you are too small to make a difference, try
sleeping with a mosquito. - Dalai Lama
49. Don't be upset when people reject you. Nice things are
rejected all the time by people who can't afford them. -
Anonymous
50. The key to success is to start before you are ready. -
Mary Forleo

Also by Mark M. Gachunga



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Thank you.

The end