

You're Either a Dreamer or a Millionaire

The Secret Recipe for:

Working smart • Thinking smart • Investing smart

Jake Findi

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About the author

“Studying away from home even as a child was difficult at times. But i think it was the best thing that my dad ever did for me,” Jake said. He is an entrepreneur and an author based in Moscow, Russia. He is the second child of four to Mr. Tana Findi. Jake is marketing oriented and business inclined. Above all, he is very ambitious. His philosophy is to learn something new every day and is always hunting for new opportunities and ideas. In other words, Jake is a self taught entrepreneur. He believes that giving a shot is the key to success.

He is a motivational speaker, life coach, the creator of a reality TV show in Moscow and a fashion designer. Previously, he has been involved in fireplace production for a year. Moreover, he founded his own LLC in 2010, after a massive loss in the 2009 financial crisis. Later in 2010, he opened Jake&Jake, a store selling his own brand of clothing.

He is the founder of concierge and lifestyle management project . He is also the founder and CEO of an online store and the author of **How the super rich wins: the brainbox of success (coming soon, check it out)**.

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Introduction

Do you want to reach the pinnacle of your profession? This book is practical and not theoretical. Have you had enough of unworkable theories? Unworkable theories are “myths of knowledge.” They do not create any effect or inspire change in people's lives. Approach this book with a practical mind for all resources in it are practical. This book is a bank of ideas and thoughts.

You don't need an MBA to build a successful business. Nor do you need to become a techno guru before you can embark on any tech project. There are no insurmountable barriers that could prevent you from achieving your goal.

A close friend of mine once joked that he was required to submit dozens of documents in order to open his LLC. In return, he expected a fancy name. However, the Registry Department just gave him a piece of paper with the words “General Director” printed on it. If you ask me ‘How can you be your own boss?’ I will ask you to go for the title of “general director”. That is to say, create your own LLC if you want to be free from your tyrannical boss. On the other hand, if you are looking for a job and can't find one for yourself, create one so that you don't have to go to interview after interview being rejected. In this book you are going to meet the secret sauce of the big and successful companies of our time and the underdogs who persisted until they made it.

You will also discover the rich opportunities of business, the mindset of the dreamers and the millionaires, what makes the two different and the chemical combination you need to be successful.

This book is divided into three parts. In Part 1, I talk about spotting opportunities. What is an opportunity at all? Why are some people better at finding opportunities, while others miss them completely. You will discover how to break the rules for the better. You will also learn of the mindset of an ordinary person. What makes them ordinary? Running for a prize but not genuinely challenging - another revealing episode that you will discover, among others.

Part 2 covers the secret way to work smart, think smart and invest smart. In this era of knowledge dispensation, the traditional matter of simply “working hard” is no more. This book details the secret ways of the three pillars “work smart, think smart and invest smart”. You will also learn the difference between a dreamer and a millionaire. The two are made, not born.

Part 3 is all about starting your business from scratch. Many people find it difficult to let it go. You will learn how some people left their comfort zones for better. And you are not an exception. If you don't like your career, trade it for a better one. And a better one is doing what you love.

No matter what kind business you are involved in, the possibilities are endless. This book will give you the tools and guide you on a journey of faith. In conclusion, you will compete for the prize and not just accept a place.

Call to Action

While reading this book, I will strongly recommend you to have a pencil or a marker on you to underline every phrase or sentence or paragraph that touches you.

It is your property now. Read it as you never read before. It is up to you to do whatever you need to do to get the most out of it. The ball is in your court!

Read it with full concentration, rapt in thought with a passion for the ideas. Will you prefer to read with all your attention or just read for reading's sake? You got to help “yourself” in order for “yourself” to help you. It is only you that can help yourself.

Read it many times as you can. So the next time you pick up this book from your shelf, table or desk or open your portable book reader, ask yourself: why am I reading this book? If you have the answer, then make every second of it count.

Follow every phrase and sentence with attention and concentration.

PART I

CHAPTER 1

Let's face it

This book is intended for people who fear to take risk, who fear to break the rules. The “it's not time yet” mentality isn't good enough - no money to start? no time for a new challenge? The list goes on and on, but no excuse is valid. Build your support system to map out your life. There is power in your hands, in your brains, and in every fibre of your being.

“Life is a song – sing it. Life is a game – play it. Life is a challenge – meet it. Life is a dream – realize it. Life is a sacrifice – offer it. Life is love – enjoy it.” Said Baba

Many times we ask ourselves why so and so is able to amass a fortune, when at one point they were in the same situation as us? He wanted to succeed, that is why he made it.

Follow me. It is not only the matter luck, and I'm not even a fan of it. Do you rely on luck to fulfill your dreams? It is said that “luck is where preparation meets opportunity”? You have to be prepared to utilize the opportunity that surrounds you -that is your luck. Never wait for luck to just show up. Do you catch my drift? Will you still continue to wait for “luck”? This book cost you money and I believe you bought it to make money or change your present situation. If you borrow it from someone it is for a purpose. Money is important whether you agree or not. If you doubt what I say try to ride a bus for free. Whatever your attitude may be towards money, you are right. If you don't revere it, you will not get it.

Opportunity

We often hear people say opportunity knocks but once. I want to run counter to that saying “What is opportunity in the first place”? According to the Oxford Dictionary, it is “a time or set of circumstances that makes it possible to do something”. In my own way; it’s the occurrences of events that make things happen. How many times have you heard of this phrase “opportunity knocks”? I believe that we are surrounded by opportunities every blessed day of our lives. Unfortunately we don’t “flash on” it. They say “opportunity knocks but once” but it actually knocks at our doors as long as you have your door shut. He never breaks into your room if you don’t invite him. He is always available and waits for you. Avail yourself to him!

Until you recognize the door handle (the gateway to opportunity), you will ever gaze at the glistening stars hoping to conjure him from the beautiful sky. One of the key factors to spotting an opportunity is to have a “burning desire” for it .If you don’t yearn for something it is hardly noticeable.

People who invented all sort of things that made life better for us are not just mere inventors, but, they are opportunity seekers. They desired it. Let’s take a look at Alexander Fleming, a Scottish scientist, who left a pile of dirty Petri dishes open at his work place and went on vacation. On his return he found out that most had been contaminated. There was a bacterial growth around the mould.

According to the Nobel Prize website, Fleming dumped most of the dishes in a vat of Lysol. But when he got to a dish containing staphylococcus, something odd caught his attention. And what made him spot that? This was the beginning of an idea that would change the world. The dish was covered in colonies of bacteria, except in one area where a blob of mould was growing. Somehow the mould was in an area free from bacteria, as if the mould had blocked the bacteria from spreading. He realized it could be used to kill a wide range of bacteria. So penicillin was discovered right there. The answer to why some people are able to find opportunities is because they are simply opportunity hunters.

We are all born inventors, but the problem is we rarely act on instinct. Successful businessmen and women aspire to greater things than a boring cubicle and a nagging boss. If you’re waiting to act on a million dollar idea you might dumb yourself down a notch. Figure out and work your way to success. Make the idea you have a brilliant one.

“Take up one idea. Make that one idea your life – think of it, dream of it, and live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success”.
Swami Vivekananda

Out of our natural desire to make things happen; achieve a goal, change a career, there is a natural wish that stimulates us to go for it against all odds.

Life is like lifting weights. They press down on you and you need to push it up. You either stay under the heavy barbell breathless or fight with nature and gravity to gain your freedom. It is the same as resolving a difficult situation and achieving success.

Living in your comfort zone? There is a life much better than what you are living now. You need to stretch out for more promising opportunities. If you are looking for a way to see bread on your table early in the morning, you should be the luckiest person but may not necessarily be right. Excuse me for saying it, but you might be living in a fool’s paradise. Otherwise, I will strongly urge you to challenge your-self, tune your mind-set to going beyond just what you have opted for. Sow a seed today and live in expectancy.

“Even if I knew that tomorrow the world would go to pieces, I would still plant my apple tree”. Martin Luther

CHAPTER 2

Doing more than just believing

"All human beings are born as entrepreneurs. But unfortunately, many of us never had the opportunity to unwrap that part of our life, so it remains hidden". Dr. Muhammad Yunus

Believe it or not – you’re greater than you think you are - stretch out and reach the limit that you are capable of and you will be surprised to know what you can accomplish with the same body you have been living in over the years. That reminds me of a shocking, and of course, life-changing story.

Case study

Beach Story: Perhaps you might have heard of it. An ambitious young man desires to become a millionaire, so he goes to see a wise guru, who knows the ultimate secret to success. Here is the full story.

The young man says to the guru, "I want to become rich and successful. Can you help me?" The guru smiles and says, "Meet me at the beach tomorrow at 4 AM, and I will show you the secret to success."

Waiting impatiently for the next morning, the young man arrives on the beach at 4 AM, just like the guru had asked, wearing a suit and tie. Upon arriving, he realizes that the guru is already in the water swimming, dressed not in a suit and tie, but in a pair of swimming trunks.

The guru spots the young man and motions for him to come in the water. The young man, not wanting to get his suit pants and nice shoes wet, goes to the edge of the water.

"Come out further" the guru says with an understanding smile. "This is an expensive suit," the young man replies, "I came here to learn the secret to success, not the secret to swimming." "The secret must be told in this water. It is your choice to learn the secret or not."

So the young man goes waist-deep into the water, soaking his expensive suit. "Further," the guru says. The young man becomes irritated.

"Listen old man," he says with impatience, "I'm already in the water. I didn't come here for a swimming lesson. Tell me the secret to success right now or I'm leaving." The guru, unaffected by the young man's outburst, replies calmly, "You are already waist-deep. What's a few more steps?"

So the young man wades deeper into the water until the water is up to his neck. The sun is beginning to rise.

"So what's the secret?" the young man demands.

The guru says, "Sure," and suddenly forces the young man's head under the water. The young man, caught off guard, swallows large gulps of salty sea water and immediately begins to drown.

He flails his arms and tries to push the guru off him, but the guru continues to hold the young man's head underwater, using all of his strength to keep him there.

Just before the young man loses consciousness, he stops flailing his arms around and musters the last bit of strength in his body to throw a vicious elbow into the guru's solar plexus and break free. But the guru surprisingly does not reach out to grasp the man again.

After rubbing on his stomach a few times, he wades back to the shore until the water is knee deep, and he stands with great pride, looking at the young man with a big smile on his face. The young man spends the next half minute coughing and spitting in the water, cursing the guru as he wades back to shore as well. The guru ignores his foul language, his smile never fading.

"Quite an elbow you got there!" The guru cried out to the young man, smiling even more widely.

The young man looks at the guru with intense rage, but before he is able to make a move, the guru puts his hand out as if to say, "Stop, let me explain what just happened." So the young man put his hands on his hips and glared at the guru.

The guru then proceeded to give the young man one of the most important keys to success:

"When your head was under water, what is it that you wanted to do?" "I wanted to kill you for deceiving me."

"I have not deceived you. You have asked to learn the secret to success and I showed you. What else did you

want to do, while you were under water?” “Be at home again, get some sleep....be dry...” the young man offered, but the guru shook his head.

“I don’t know, breathe??” the young man said in a sarcastic tone, and he folded his arms at the seemingly meaningless question. He did not make a move to leave though. Although slightly embarrassed and extremely aggravated that his suit was already drenched, he figured he might as well stick around to see what this guru was trying to show him. He was an ambitious young man; a smart young man; and he was aware that sometimes wise men communicated in eccentric ways.

“Ah, breathing,” the guru said, casting his eyes out towards the rising sun. He then closed his eyes and took the deepest, most satisfying breath, which inspired the young man to take a deep breath as well.

The guru continued: “Something so simple, yet so important—something we take for granted, until we can no longer have it. And when we realize we no longer have it—”

“We are compelled to do whatever it takes to have it back,” the young man chimed in, remembering how he decided to throw his elbow into the seemingly fragile guru. And with that sentence, he too, became enlightened just like the guru was.

The guru, with much pride, saw it in the young man’s eyes that he had got “it”.

As he waded back into the water, he shouted one last final sentence to the young man: “When you need success as much you need to breathe, then, and only then, will you have success.”

And with that, the guru began to sing and swim far into the ocean.

The man watched the guru swim for a short time. He tried to ask a few more questions, but the guru would no longer respond. So the young man left the beach. And by the end of the year, the young man became a multimillionaire.

The reason why people give up on their dreams so easily is that they do not believe that they can actually achieve their goals. Believe that you will make that deal a reality, believe that you’ll secure that contract, believe that you’ll pass that test, believe that your idea will work, believe that your marriage will work, believe that you will get that job. Convince yourself from the inside out. Whatever you believe you will get - you will definitely get it, no matter what. Doubting the future lets so many petty obstacles hold you back.

Inside you lies a great power, inside you lies a genius, inside you lies a record breaking spirit, inside of you lies the next Bill Gates, inside of you lies the next founder of a treasure company sleeping. It needs to be awakened for great things yet to come. You have what it takes to be a hero and a winner - you just never knew it. If you don’t seize the opportunity today, you’ll remain in the ordinary zone by being a follower for all time.

Let’s take a look at Edmund Hillary, the first man to reach the summit of the notorious Mount Everest. Hillary made his trip after George Mallory and his team’s fatal expedition. The former’s techniques weren’t that different from the latter’s. Hillary learnt from the mistakes of George Mallory and his team. He knew very well that either they make it to the summit or that they would die trying. The bottom line is root out failure, mistakes, miseries and stop blame game. Refrain from dwelling in past.

Take a look at this analogy: It’s like a wild bird that is caged and unable to fly free One day the cage door is left wide open. The bird (because of past ‘learned helplessness’) still doesn’t escape when, in reality, it could. A true victim is someone who feels like a victim. What is done to you and how you react to the situation is another thing, both are two different things altogether.

If you have failed in a business project, do not hate yourself. Realise the mistakes you made and correct them, then move on. If the stock market crashes, what should we do the day after? Move on.

Today everybody talks about Apple products – they are everywhere. The number of users of iPhone, iPad are increasing daily, even though Samsung is competing hard with its “Galaxies”. Steve Jobs suffered a lot of setbacks on his journey to success with Apple. Some of the products failed to sell well because they were too highly priced. This strategy was unjustified because it failed to find a niche within the marketplace which constituted higher price range and finally no one could afford to buy them. A typical example is the NeXT enterprise, which costs \$50,000. As a result of the price tag it was never popular. Other failed products include the Apple Lisa, Pippin, Apple III, Apple’s Macintosh TV, eWorld and Ping FM. Apple also collaborated unsuccessfully with Motorola’s ROKR. Other products that failed included QuickTake, eMate 300, Power Mac G4 Cube, Twentieth Anniversary Macintosh and others.

Remember as life goes on you have to stack up your past experiences. If our life is free of failures, that means we’re not taking enough risk. I like what Rick Patino has to say on the subject: “Failure is good. It’s fertilizer. Everything I’ve learned about coaching, I’ve learned from making mistakes.”

I always said that the greatest advice you will ever get is the advice you get when you fail. It is rather unfortunate the way society sees failure: An athlete’s failed attempt, an entrepreneur’s failed business venture, a politician’s fall in the polls, a lawyer losing his case, a student failing in his or her examination and the stigmatization that comes with those kinds of failures. It is high time that society does not see a failure as it is, rather as a source to look up towards something better than we have now. You’ve heard me say repeatedly correct your mistakes and move on. Many times we have no control over certain circumstances that easily befall us but nevertheless when they happen to come upon us, we have to do damage control and move on with our lives. Life is like a sharp curved road. You can’t see further until you get to the end of the curve. When life puts you in a valley, keep your eyes on the prize on the higher ground and rise up. It is the move you make after you have been put in a bad situation that counts.

I believe that a hero is made not born. No one is ever born with the inscription written on their forehead “I’m a HERO”. Frederick Douglass testifies to this: “...there is a genuine heroism in his struggle and something of sublimity and glory in his triumph”.

Experience shows us interesting outcomes. Take two people, one born to a wealthy family and a second born to a poor family. Their initial social status cannot always alone determine their futures. The one born to a poor family could have more drive to achieve success than the former.

“Your present circumstances don't determine where you can go; they merely determine where you start”. Nido Qubein

Many of the great men and women who have lived and those who are still alive on this planet most have come from dysfunctional backgrounds and experienced the rags to riches story. Just take Abraham Lincoln for instance. Here is a man who came from a humble background and got all the way to the white house. His parents were uneducated farmers. A learned man and a self-starter, he taught himself law and became a successful attorney and worked his way up the ladder to become a state legislator and one of the most famous American presidents of all time. Ralph Lauren was a college drop out. He never went to fashion school but worked his way up - sold handmade ties to his classmates in order to purchase stylish suits. He became one of the top fashion designers with his famous brand. Still need more examples? Have you thought of Frederick Douglass? He learned the alphabets from his master’s wife. He would read anything that he could find to educate himself. He rose from being a slave to prominence and worked his way up to become a bestselling author, publisher, and a Consul-General and was the first African-American to receive a nomination for the Presidency.

I must say that opportunities that come our way don’t usually just invite you in - sometimes you may need humility to take that opportunity on, if you feel too proud or too afraid to take the chance you will never have the freedom you have been longing for so long. Sigmund Freud was right when he said: “Most people do not really want freedom, because freedom involves responsibility, and most people are frightened of responsibility”.

As human beings, we are very often intimidated by what the people around us think of us, which echo negative feelings back onto us concerning our potential and ability to be productive. This reminds me of an incident which I was involved. I

was invited to an event. I didn't have a fancy outfit—looking casual in a hooded pullover. During the network break I was approached by a young fellow. After shaking hands I asked him what he did after giving him my business card. (I always have it handy). He looked at my card and said “But you don't look like your title written here”. I smiled and ask him why? After looking at my card again, he went further remarking that “Your outfit does not look like that of a fashionista”. The fascinating thing was, he wrote his name on a blank card. The next day, he called me after reading some news report on the TV and various articles analyzing my project. The most interesting thing to me was how he approached me. He first started by apologizing profusely - he could not forgive himself at that the time for making the obnoxious comment. Refrain from making a picture about people when you meet them. I used to segregate people by what they wore, but not anymore.

No matter where you come from, your social status, the color of your skin, the language you speak or your faith, there's no one else on Earth that's got your DNA or your same finger print. That makes you unique.

Pioneer's Milestone

The mere fact that you decided to be the first person in your family to start a company, build a house, climb the academic ladder will attract envy from others. People that knock you could even be some of your own your relatives. Why? There's a good reason - people generally want to associate with other people with less than or the same social status – it makes them feel less secure. Don't blame them - it is a human problem. They will advise you to kill your idea, discourage you, tell you it can't be done, or that no one ever did that before.

I for instance take advice from experts instead. I evaluate what my advisors tell me and whether it is really a good idea or not. It may not even be advice that you are looking for. As much as I am not against the idea of seeking advice in which you are the “leading proponent”, I would strongly recommend that you take a second look at every piece of advice that you can get from your mentors and coaches. While some advice is very helpful, some other advice can be a killer. Be fast to listen but cautious to implement because it has the tendency to ruin your entire plan. My dad once told me that “not everyone who says your name will like you or your success story”. Some will congratulate you just for the sake of being polite whereas others will congratulate you sincerely. Some people smile a lot and seem proud of you, but this may be deceptive. Inside lurks a kind of jealous venom but outside, a deceptive honey.

Ordinary people's mindset

On several occasions I took the opportunity to speak to my colleagues, who complained about life, their co-existence, job and salaries. My answer is always simple and straight. I always tell them ‘if you don't like your how your life is going, trade it in for a better life. Exchange a bad job for a good one, and if you can't find what you want, just create it yourself, otherwise no one will ever create it for you. If your salary is nothing to write home about, trade it in for a better income. Try creating passive income to supplement your salary. Believe you me, no amount of money will be ever be enough for you. The more you earn, the more your expenses will tend to also grow – usually in proportion to your increased earnings.

One of the answers I often always get from them is “I don't have enough money”.

I remember I spoke to a young lady who was in dreadful need of money for a project that she wanted to undertake. I sat her down to counsel her on the project, and on the funding. I told her “I believe you have a talent for doing something to change your situation” because I believed that she was able to realise and grow her project. The next thing I noticed was that she tried to avoid me whenever she saw me. The reason was that she had already convinced herself that she didn't have money and that nothing could be done to find the funding. This is the number one excuse for people who don't achieve their dreams. Money has never held anyone back but a lack of passion has. She didn't believe she could do anything about her situation, unless someone else intervened – meaning, unless someone else did it for her. When you are passionate about your project, things like money, people and resources are drawn in your direction, towards the project itself. In other words, your enthusiasm is like a magnet that will also attract likeminded people close to your side. Perhaps you would like to read more about enthusiasm? Check it out in my next book “How the supper rich wins”(coming soon). I have a way of paying my ‘fat’ bills. For instance if I need a consultant who costs more that I can afford, I don't look at the bill at first. I first hire him and after he begins to work for me, I try to limit the work or to find money, while the work is ongoing, because I know when work is completed, payment should be made. It has always worked for me. Don't sit down look at that bill and worry about it too much, it is never beyond your ability to handle. I'm not saying you should do the same, you could try my secret recipe if it works for you. If it doesn't, then fair enough - ditch the idea.

– Not enough time

There is always time enough if you want to accomplish a task. If you put your mind to the task, you can find some extra time to achieve your goal. You'll always have time, but time doesn't always have you. The list always goes like this: I have several things to do, I won't have time to do everything on the list. I have to take the kids to school and back, I have to visit the theatre with my family, I have several jobs and responsibilities, and I want to hang out with friends - the list goes on and on.

Maybe you spend several hours chatting with friends around the coffee machine that you did not notice going by – then you turn around and say, “I don't have any time!” So don't waste time. Plan your day out and get things done!

– I can't figure out where to start

You don't have to know it all before you start. The mistakes you make along the way are your best teachers.

“I've learned that it doesn't matter how many times you fail, you only have to be right once. I tried to sell powdered milk. I was an idiot lots of times, and I learned from them all”. Mark Cuban

Success and failure go together. There has never been any success with a bit of failure and mistakes. Thomas Edison was not born with the techniques attached to his body on how to make a light bulb. He did know how to make the light bulb but he did it anyway. You can make the world a better place with your inventions. Henry Ford did not know how to make the Model T but he did. Another entrepreneur who started as an underdog is Elon Musk, Cofounder of PayPal and Tesla Motors, founder of SpaceX.

“When I started SpaceX, a company dedicated to reducing the cost and increasing the reliability of space missions, I'd never been involved in designing anything and had no experience in the aerospace industry. I even ended up pouring in most of the capital from the sale of PayPal. (SpaceX's annual revenue is now over \$100 million. In December 2008, SpaceX won a \$1.6 billion contract with NASA to re-supply the International Space Station, an international research facility.” Elon Musk to Katy Finneran in 2010

When you know exactly what you want you will attract the resources, money and people that you need in order to achieve your vision. The key is you! Will you have to put away doubt about yourself and start now, not tomorrow?

– I have low level of education

Many successful business owners had little education and many were university dropouts or didn't go to university at all. So you have no excuse. You can learn, and teach yourself if you really need to know something about an area. If you want to acquire knowledge, you can. You will feel isolated from the outside world if you cannot use the knowledge you have gained for your own good. Knowledge should have a practical application. I'm not saying you should not go for your MBA for whatever reason but after your education and your several degrees, it must reflect on your real life. After all, why do we learn? To be better at something, and to improve, right? Not to know less or do less! Use the little education you have to start your business. But never cease acquiring knowledge especially in the area you are focusing on now. People like Steve Jobs, Bill Gates and Michael Dell are never academics. When the dream is big enough the facts don't count. The facts of your situation will melt away in light of the passion of your desire. Eventually you will achieve your goal because you are just too tough to quit!

Here is it, in your heart you know it's true: Massive effort and consistent action combined with pure persistence and a sense of flexibility in pursuing your goals will ultimately give you what you want. You must focus immediately on the actions you can take today, even if they are small ones because that is what counts most.

Theodore Roosevelt said it all “The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood, who strives valiantly, who errs and comes up short again and again, because there is no effort without error or shortcoming, but who knows the great enthusiasms, the great devotions, who spends himself for a worthy cause; who, at the best, knows, in the end, the triumph of high achievement, and who, at the worst, if he fails, at least he

fails while daring greatly, so that his place shall never be with those cold and timid souls who knew neither victory nor defeat.”

CHAPTER 3

Run for the first place, not to be a runner-up

“Far and away the best prize that life has to offer is the chance to work hard at work worth doing”. Theodore Roosevelt

In a race it not how fast you started and it is not about how slow you start either. It is the pace at which you overtake your opponents and cross the finishing line that matters. You can be the fastest starter but not the winner. The golden rule when deciding who the winner, is who crosses the finishing line first. Not the one who came close to it. You can play any game but stay on track, focus and strive for the ultimate prize. You want to bet? Ask anybody and they will tell you that it is the prize that motivates them to push themselves on until their last breathe. The youngest Northern Irish professional golfer who broke records held by Tiger Woods and Jack Nicklaus with a score of 268 said:

“Of course, money matters to everyone even if some don't want to admit it. If I won the Race to Dubai, I look at that prize money and think it could pay off my new house or the range I'm building”. Rory McIlroy

Ask yourself if you want to be remembered as a winner or a runner up? For your information no one remembers the run up. To be remembered for life you must come first and that requires more commitment, more sacrifice and determination than just participating in something. You might opt for the former which should be your focal point. Do not say it cannot be done – this is a sign of self defeat. You may know someone who stayed focused and won - you are not an exception.

Be determined

The reason why losers lose is because they are not determined. When you lose determination it is harder to concentrate on what you are about. Nothing is ever achieved without determination. Determination spurs us to concentrate on what we set before us. Whatever you think you can do, so will it manifest itself in you. Out of our positive thoughts energy is produced which enables us to move on despite fatigue and obstacles, and we press on to the finishing line.

It's not how far the goal may be, it is whether you will get to it. With determination you can win the race.

To be able to figure out all the nuances of starting a business does not have to be an overly daunting task. It still a focused endeavor to reach your goals with the ability to circumvent physical and mental boundaries and not been distracted come what may. Stay focused on your goals and as the saying goes: “Whatever we focus on expands”.

Slipping back into your comfort zone and being happy being part of the system could be the worse decision you could ever make. Whatever may be the challenge, keep your head up and be determined to succeed in your new venture.

CHAPTER 4

Breaking the rules

Let's take a look at another example. NASA was using pencils to write in space but because of the problems posed by broken pencil tips and graphite dust at zero gravity, they were not right for space missions. The pencils were a threat to electronics and the flammable nature of the wood present in pencils was very hazardous, so they wanted to ditch them for something better. But the 'better solution' did not come along so easily. NASA had spent several million for dollars to develop a writing instrument that could work perfectly in the zero gravity. But no solution was found until Paul Fisher developed a pen and asked NASA to try it out and when they tried the pen, it worked perfectly. The pump pen was made from tungsten carbide and could write at altitudes of up to 12,500 feet which made it the ultimate choice.

The cosmonauts in the Soviet Union scientist were watching research money going down the drain but found no solution. They resorted to the use of the pencil until 1969 when they also adopted the pump pen.

It is never easy to be different from others - the rule of the jungle is follow the crowd. We seem to stick to former ways of doing things which is not what life is supposed to be about. You won't move an inch ahead if you stay where you are. It is quite common to hear people say for example, "My dad does it this way or that way" or "My mum never does it like that, so therefore, I should also do it that way. You must go against the flow-that is the only way to be different from your peers, societal norms and its negative influence. Don't be laidback. Do what has not been attempted before with boldness. We always confuse risk with boldness. A person who is bold, fears no risk because he knows he can achieve his set target.

There is another story about ham cutting, which has been told from several points of view but the main idea still remains intact. The story is told of a newly married young woman, while preparing an Easter dinner for her husband, cut off the end of the ham before putting it in the pan to roast for their Christmas Dinner. She proceeded to cut it in half, before placing it in the oven to cook it. Her husband, watching on, asked "Why do you cut it in half? Is that so it cooks better in the middle?" His wife paused a moment and then answered "I don't really know, that's just what I've always done. I saw my mother doing that when I was a girl". Intrigued, the young man and his sweetie decided to pose the question when the in-laws visited for dinner. Later in the evening the in-laws arrived for Christmas dinner and the question was brought up:

"Mum - why did you cut the leg of ham in half before placing it in the oven to cook?" "I don't really know", her mother replied. "Your grandma used to do that - so it's just something I've always done - there must be a reason for it!"

Later the family all travelled to Grandma's house to share Christmas tea. During a lull in the conversation, the wife asked her grandmother, "Grandma, why did you teach Mum to cut the leg of ham in half before cooking it?" "Well", replied the grandmother, "when your mother was a girl, my oven was very small and I couldn't fit the whole leg in without cutting it in half."

How does that sound? A practice has been going for years now in your family, society and clan. There are some ideological attachments to business practices. The rule which used to be applicable yesterday cannot be applied today and needs to be broken.

During my last year at school, I woke up one day and told my nephew that I wanted to live abroad after my schooling. He looked me in the eye and said "Are you dreaming?" The reason for his reaction was simple - no one from our family had ever lived abroad and if that was going to be a reality then I was going to be the first. He told me it couldn't be done - not because we couldn't afford it, but because just taking that type of bold step meant a lot. I told him that I had already applied for my passport. He looked at me again, this time with scorn. I laughed and just left him staring at me.

The next step was to convince my Dad, but it did not go down too well with him either. I had never given up since I was young. I persisted until he gave in. Why did I want to go abroad? My reason was I had always done what I wanted to do, and I had always wanted to do what was not done before. I like to be the first to do something, no matter how hard it is to do. My example may not be the ideal one to emulate but I hope it is the one to ignite the fire in you to break rules and set records. Whatever your "personal norm" is, try to do something outside the box.

"Hold your head up. Take an unplanned road trip. Be thankful. Try everything once. Colour outside the lines. Fall in love. Embrace change. Trust in yourself. Do what you love. Dance when everyone is looking. Eat dessert first. Be nice to everyone. Send thank you cards. Be the change you wish to see in the world. Break the rules once in awhile. Do random acts of kindness. Forgive even when it's hard. Make time for family. Don't count the minutes count the laughs". Anon.

We are living in a 'democratic' world, in which many countries are theoretically governed these 'democratic principles'. I'm not against any ideology, as long as it's a good one. In a purely democratic state, it is the majority who carry the vote. The opposition may have a good reasons and fine ideas but they can be voted down. This is what I don't like democratic ideology. It is not really about consensus and including everyone. It's about the tyranny of the majority. My world or get lost. Really crazy! The majority dominates proceedings and wins bills on the floor. But the question here is: are they right? Is their view on a particular issue what the masses actually want done about that issue? My point here is that the majority are not always right.

Be Yourself

Be the "primus inter pares." People who have done what we want them to do, do not always have experience and their advice is very important since they have gotten to where we want to reach. We need their advice in order to avoid the

mistakes that they themselves made in the learning process. By allowing for appropriate dissent in your company you should be mindful of deadly decisions which could kill your company overnight. So you need to evaluate every source of advice, decision, idea or whatever it is that is given to you. It is time to strip down to our personality and rid ourselves of the roles imposed on us. Some entrepreneurs work with their own board members and advisory boards, and they perform better than others, even though they have to sit in board rooms for hours, debating the best strategy the company should take. The bottom line is you definitely wouldn't need a mentor "at all times" to advise you and make decisions for you. As I earlier stated you will need advice especially if you are an underdog in the specific industry your project is in. You do not have to live solely on people's advice alone. There are pros and cons and for your own benefit I strongly recommend that you should have the final say in decision making otherwise somebody will be living a double life -both your life and his.

Take control of your decisions and your life. Bear in mind that you are the boss. The "primus inter pares" –a latin phrase which means the "first among equals". Even though all of the members of your team contribute to the discussion and decision making process, you should spearhead every single decision taken.

"Having your own mind is about being strong and free enough to decide things for yourself..." John Bird

Of course, each of us has our own notions about what is good and bad for us. It's just that everyone has a tendency to panic and take any decision, however silly it may look later. There can be no advice for all occasions. It happens that the hard times come, requiring difficult decisions. Always follow your convictions.

Be sure of yourself. You are either something for someone or nothing for everyone. Remember that you can't please everyone, so do what you think is good and leave the rest for world debate. Piss off 99 percent while capturing the attention of the other 1 percent rather just being "yes sir, yes sir" to everything everyone says. Don't "OK" everything you hear if you do, you will be signing your own death warrant. Be quick to listen but slow to speak. Listen to everyone's view and in taking a decision let your intuition spearhead. If you don't have peace of mind concerning a decision whatsoever back off. It is better to be labelled with all sort of names than to try to please everybody. Steve Jobs said it this way:

"Don't be trapped by dogma - which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition".

Listen to the inner language of your intuition. Do not be the "yes sir" type of person. It doesn't kill but it kills the initiative and damages progress. Do not hesitate to disagree with well-meaning people, your partners or your team when you think their decisions could cost you dear. Try to get people to buy the essence of your argument, your intentions and to realise what you are doing now and what you will be doing in a month or a year.

Disagree Wisely

In disagreeing with people let your most valuable guardian, common sense, guide you. A healthy disagreement is one of the hallmarks of better cooperation. When constructive discussion and disagreement are absent, and apathy is the norm, it is very disastrous. However if you don't take the tactical approach to disagreeing with people you will lose them for life. The problem is that when you prove somebody wrong, you put him or her on the defensive to prove to you that he is right and you are wrong. This can damage relations. Use other means to disagree with people, in that way they won't get offended or demoralized. Take it from me: nobody wants to be proved wrong, not even your spouse. Do you want to try openly disagreeing with your spouse? I'll bet you the men out there no breakfast in bed and to ladies I can be sure that there will not be any flowers for you on Valentine's Day if your man's ego is damaged beyond repair.

It is natural, even in the Garden of Eden. Here are my pieces of advice on how to handle that kind of situation. To disagree with someone, first agree with his opinion without any argument whatsoever. Refrain from telling people point blank that they are wrong and you are right.

"If you have learned how to disagree without being disagreeable, then you have discovered the secret of getting along - whether it be business, family relations, or life itself". Bernard Meltzer

Avoid Personalizing

If you have a reason to disagree with your advisers or team it shouldn't be because something is wrong with him or her or because you don't like her. Your argument should be based on facts, experience, intuition, prior team successes and failures, your co-workers' track record on similar projects, and your organization's culture. Keep the discussion impersonal because the ramifications of not doing that that are very devastating.

1. Let other party declare you the winner

You can disagree with arguments and make friends with people who have different views. If you cannot do that, disagree with issues and be a stranger to other people. That is better than making others think you are trying to prove them wrong. Resist that temptation or else nothing good will come out of what you are doing. Never argue to prove you are right. If you are right, argue only about the validity of your points. Then the other person will acknowledge with their own free will that you are right about a certain issue.

2. Don't be so judgmental

Put yourself in the shoes of the other party for a minute and try to ask yourself "why" he is thinking that way. Be more kind and relaxed about the situation. Many times what people say about us whether in person or in the closet, could be an oversight on our part. So give it a second thought. The idea you have may not be viable or the market may not like the product or service you want to offer.

3. Disagree without being disagreeable

Don't be tempted to think your view is right. You want what is best for your company, team and partners. You want things done in the way that works best for the success of your projects. So you argue your points strongly. That's good, but don't overdo it. Take note: you won't win every battle all the time. Recognize the intricacies of negotiations. Keep in mind that it is your mentor, advisor or a board member and that you will be working with these people for a long time to come. Resolve all arguments without leaving any footprints. You want to make sure that your relationships with the other people are intact at the end of the day. If you win, you also lose, because your mentor, or team, or business partner, or even your spouse lost. That loss will hang heavy in your relationship and it will affect your ability to disagree with them in the future.

Be professional about things. You are a boss. It is your responsibility to be honest with everyone, to tell them what you really think of their plans, even if people disagree with your point of view, especially if your close team members disagree with you. You and every one of your peers need to discuss issues openly, frankly, and in the best interests of everybody. Don't be afraid to fight hard for what you believe to be right. Once the decision has been made by everyone involved, you have the responsibility to take the final decision.

4. Don't get into a conflict when you're angry, emotional, or upset

We all lose our tempers every now and then. When you lose your temper, do not let your emotions affect your professionalism, arguments or the point that you have to prove. Above all, don't let your emotions to cause you to attack or demean anyone. When proving your point, stay calm. If it is not properly handled, you will build enmity instead of cooperation. Avoid throwing out an unending stream of questions to calm your anger.

5. Mind your body language

It is said that nonverbal communication makes up two-thirds of all communication. To agree or disagree with someone depends largely on body language.

Allan Pease with Allan Garner the author of "Talk Language: How to Use Conversation for Profit and Pleasure" was interviewed on CNN, where he remarked "women can speak 20,000 to 24,000 words a day and men from 7,000 to 10,000." Dr. Louann Brizendine, clinical Professor of Psychiatry at the University of California, San Francisco states in "The Female Brain" that "a woman uses about 20,000 words per day while a man uses about 7,000". Most of male communication is facial expressions, head movements and other body language signals. For instance, studies have shown that African-Americans can read white faces as well as they can read African-American faces. White people, however, do

not read African-American faces as well, and when they misinterpret their facial expressions, they tend to read them as angry. The consequences are enormous if you get the picture wrong.

When the other party is voicing dissatisfaction with your views or actions, the best decision and the best favour you can ever give yourself is to keep silent be a good listener. Listen to all that the other person has to say.

One-third of people have an off-putting “resting face” and they don’t realise it. Their faces, when they are thinking about nothing in particular and feeling no emotion, are actually communicating something negative. As we age, this tendency grows. It is estimated that more than half of people above the age of 65 have a negative resting face.

The next time use your face, your hands, and your entire body to add more meaning to what you’re saying. Then, through the use of good body language, you will be practicing the art of conversation like a pro. Your listener will get along with you without getting a different picture about you.

6. Accept defeat in good faith

At times we don’t want to be criticised by our spouse, friends, parents, or business partners. If the other party is talking louder, speak more softly. People tend to love a cheerful loser more than a proud winner. We all make mistakes in one way or another and if you do, just admit that. “I am sorry” are the words of heroes. Don’t sit back and begin to think that “I’m right”. You need to be original, not fake.

CHAPTER 5

Entering the lion’s den

“A ship is always safest in the harbour. But that’s not what ships are for”.

I have decided to name this topic should be called “The Lion’s Den” because it is the warrior’s way you have chosen. Few opt for this voluntarily. It is a worthwhile decision that pays in the end but it takes more than courage, you need to listen to your gut. No looking back. If you find yourself in the lion’s den, whether consciously or unconsciously, you either lay down and die for the beast or you find a way to subdue it.

Case study

Take a look at this amazing story and learn something from it, don’t mistake it as childish.

Once there existed in a lush forest a community of animals who had become victims to the vicious whims of a tyrannical lion. They lived in terror, never knowing upon whom the lion would next pounce. They weren’t complete victims, however, and so they decided to take some action. They proposed to the lion that each meal time, rather than waiting with unbearable uncertainty, not knowing who’d be devoured next, the animals themselves would select his meal.

Each animal would draw a straw and the one who picked the shortest would present him or herself at the lion’s cave as his next meal, be it for breakfast, lunch, or dinner. This made the animals feel more in control, and the lion was happy because his meals would henceforth be home-delivered. But the animals were still victims.

A young fox came to live within the community and, seeing the low morale of the other animals, asked what was wrong. They explained how the lion preyed upon them and also how they themselves selected who was to be the next meal.

“When is his next meal time?” – the fox ask.

“He has lunch in half an hour; we’re about to draw straws!” – the other animals replied.

“That’s not necessary!” – said the fox with a glint in his eye. – “I volunteer myself as the next victim!”

Needless to say, the animals were astonished, thinking the fox quite mad as they gave him directions to the lion’s lair. But the fox dawdled and delayed so that by the time he’d arrived for lunch, the lion was both hungry and angry.

“Are you my lunch?” – ask the lion.

“I sure am!” – replied the fox cheerfully.

“Then why in the name of all things feline are you so late!?” – The lion said with angry face.

“Yes, sorry for that. You see, it was the other lion, the really strong, ferocious one. He kept trying to insist that I be his lunch instead of yours, but I kept telling him that I was scheduled to be your victim, not his! Anyway, let’s get on with it; I’m sure you are a busy lion” – the fox said.

But now anger had vanquished hunger. “Not so fast! Take me to this other lion!” – said the lion. So the fox led the lion back through the forest, past the other astonished animals, up into a quarry, toward a round, deep well.

“The other lion has made his home down there, if you must know” – said the fox. – “But let’s just forget about him; why don’t you just eat me?”

But the lion wasn’t hearing this. He prowled up to the well and peered into it. Of course, he saw ‘another’ lion angrily staring up at him. In an instant, he attacked his own reflection, casting his body down into the deep well. And that is how the fox saved the community of animals from the big bad lion.

Does this little story help you understand anything better? The next question which I suppose is ringing in your mind is “How do I subdue this dreadful beast?” First of all, I want you to know that a lion is not and will never be the biggest animal in the jungle. Isn’t that a fact? It overpowers other bigger animals and smaller ones like him, out of courage. Other animals think a lion doesn’t fear anyone but he does. Everyone fears something. “It is not bad to fear, it’s bad if you begin to fear the fear itself”. You need to have that kind of will to win mindset without being fearful. Remember the acronym of fear - False Evidence Appearing Real.

So to overcome a challenge, if you can just get your confidence up, you will have the courage and the strength to overcome every challenge. Do not look at how big the problem is, but see yourself bigger than the problem and it will cease to be a problem. Whatever you fear doing is really not as dreadful as it may seem, just move a step forward and see how pitiful it has been to live like what i called a “fearer”- my coined word.

Let me refresh your memory. Have you ever seen a lion timidly go after its prey? No. Once the chase is on, the lion is very courageous, has complete control over the situation, is determined, skilful, knows and desires what he wants. Even if the lion doesn't catch his target- he knows that tomorrow is another day and the chase will be on again with the same courage and determination. When the lion is on the chase, the only one who is afraid is the one being chased. Stop being chased by your fears, turn it around, and start chasing your fears, challenges, dreams and goals.

“Face your fears and doubts and new worlds will open to you”. Robert Kiyosaki

The prey the lion is chasing is not a victim but a self-made victim. Defend your portion. Let your passion encourage you to persevere over obstacles and it will be replenished and will be increased with every goal you complete. If your courage metre on a scale of 1 to 10 (1 being lowest and 10 being highest) is on the lower end then you have to start putting more encouraging tidbits into your life. By all means, you can do it any way you can, everywhere you can, at all times you can. That is what you have to keep telling yourself.

In the business world you don’t expect people to sympathize with you for the unprecedented incidents that may befall you. Take the bull by the horns, no matter what. Be committed to holding on to those horns - there is no going back. More often than not trying to explain how hard we’ve been working and still not seeing headway in life means that we’ve been expecting people to give us some slack. It may be that you are not working the reason is you just haven’t figured out what can liberate you from those shackles. On the other hand, just as Rome wasn’t built in a day, you might not fall into the land of fortune overnight. It may take you probably a week, a month, and or even a year to reap the benefits. Success is not given to you on a silver platter, that is why so many people are not entrepreneurs. You need to commit and dedicate yourself to the course ahead of you. When the road is rough, stay focused and stick to your goals and don’t turn back. In my high school days my senior principal used to tell us that “you either break or bend”- that’s the warrior’s way.

Against the odds

Case study

Another article appeared in Forbes Magazine about a business woman named Dani Johnson. I greatly admire her for her remarkable resilience in overcoming homelessness and then turning this situation around to figure out to become a multi-millionaire. How do you act in hard times? Is complaining your primary solution? I can be you, blaming others and complaining about situation. This isn't the way solve the problem -rather it worsens it. In this life story, you will learn that:

- Nothing is impossible.
- Poverty is not an excuse.
- Your life is in your own hands.

“I was stoned out of my mind for two months – sleeping with eight different guys at the same time. I was able to pay for my life and eat only by dating all these men. I realised that I had become worse than the family I grew up in and that to realise that was devastating for me. My mom and dad were drug addicts and I had never seen my parents sober. My childhood was filled with threats and getting beaten daily – the same story week in, week out. My whole life was filled with horror and terror and lies and I vowed that I would never be like my family. And there I was doing cocaine...”

She hated cocaine ‘with a passion’ and recalls that when coke was introduced into the home by her parents when she was a teenager, the violence had intensified and the emotional instability was ‘horrifying’. “They would say one thing and then another thing after 15 minutes.”

That Christmas-eve, she joined the other waitresses at the beach on a drink and drug binge. “I was sweating because I was constantly dancing. I saw the coke so I leaned over and I did a line. I remember waking up at 10 the next morning on my beach mat and asking everyone for coke. I was walking around saying, ‘Where do I get more of that stuff?’

That day, I would have given my body – I would have become a prostitute for coke - that’s how low I had sunk. I hated everything about myself. I knew my future would never be good. I was suicidal from the age of six. My life was not worth living. There was no chance to turn it into anything better. I was disgusting. I hated how my parents raised us. My life was filled with broken promises and lies and people stealing and people beating me and people hating me and me hating myself even more...”

Fuelled by the after-effects of the drug, in an almost catatonic state that morning, Dani decided she was going to end it all. “I started walking towards the ocean and dived underneath the wave.” A few more moments under, and her life would have ended there – not an unsurprising demise given her circumstances, the coroner and police chief would have quietly concluded.

But as it happened, in that instant, her life changed forever.

‘Almost a Miracle’

“I heard a voice say, ‘Pick up your mat and walk.’”

It felt almost like a miracle to her. “The feeling of coke left instantly – I wasn’t craving it anymore. I rolled up my beach mat, turned around and hiked a mile that I needed to in order to get back to my car. I drove 45 minutes to the beach where I was living. And the whole time I was driving, it was as if the left side of my mind was saying, ‘This is not what is intended for your life, you shouldn’t be drinking. There is more to life,’ and the right side was saying, ‘You’re a failure, you’re a loser, you’re filthy; worse than your parents. Drive this car into the ocean.’ This was like a war inside my mind with these voices and I was literally in a trance. And I have no idea why I chose to listen to that first voice.”

So Dani began to ask herself: “What can I do? What do I need to do to get myself out this situation? As a cocktail waitress, I was not making enough, so I had to figure out my options.” She needed \$4,500 to be able to

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