

**How to Conquer Fear**  
**And Be Happy, Healthy & Rich**

By Sagaren Pillay

This book is dedicated to my constant source of inspiration and support, my beautiful wife Lolly.

## Chapter One

Everyone wants to be happy, we also want to be healthy and financially comfortable but how many people actually are all these things. Some folks are happy, some are happy and healthy but it is very rare that you find people who have all three. We can all think of people who have the trappings of material success and yet have disastrous personal lives.

Anyone who has read the previous two eBooks I've written will know that my modus operandi is to keep things short, simple but above all of practical use. I have no time for so called self help "Gurus" whose main motivation is to churn out book after book just to keep you addicted to their own brand of useless drivel.

The things I talk about are the problems I've struggled with during the 45 years of my life and what I offer are practical solutions that I know work because I use them.

I am happy, healthy and have a comfortable life now but it definitely hasn't always been this way. Most of my life I felt worthless, inadequate and incompetent. I hated myself and believed I was destined for a life full of pain and misery. At age 40 and while living on welfare in a one bedroom apartment in the poorest borough of the UK my Mother died. While at the mortuary that day I made a promise to mum I was going to sort my life out and make her proud of me.

Within 18 months of mums' passing I met Lolly who is now my beloved wife, I found a well paid job and we put down a deposit on a house in Cambridge. The thing is, if I a regular working class lad from an immigrant family and no college education, can go from abject misery to happiness, hope and fulfilment, then so can you.

My first two books spoke about the spiritual journey I embarked on and the internal values and beliefs I had to change that made a massive difference to the quality of my life.

I don't want to go over old ground because that would be disrespectful to the people who bought those books and who are looking for new information that can take their lives to the next level.

I am first and foremost a person of honesty and integrity and have no interest whatsoever in rehashing the same message and selling it over and over again in different forms. I did not have the insight I have now when I wrote the other two books. The messages I conveyed in them were integral to my spiritual, emotional and material growth. When I wrote the first book I didn't think I'd write a second but I felt compelled to. Now I feel compelled to write this because I have a real desire to help people to transform their lives with stuff that actually works.

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