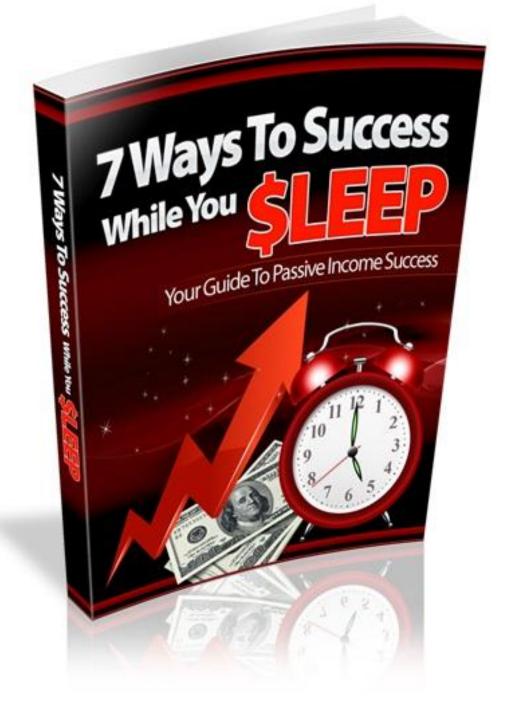
7 Ways to Success While you Sleep



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How the Rich Live

How do the rich live? We see them on television playing polo and living the high life. What are they willing to endure to live that life? Who are these people? Why do they skip the drudgery and pain of financial struggle that most seem to endure? They pay less in taxes and earn more with seemly no effort. What are their secrets?

A better question is not "What do they **know**?", but "What do they **do**?". I work with wealthy people. As a corporate manager I have for some time. My boss is worth 20 million dollars. His boss is worth 120 million dollars. How do I change my fortune to be more like them? Well, my sense of fear has to go. These men have very little sense of fear. This is a base observation. You can NEVER grow rich fearing loss or risk. People become rich by being risk takers. Unfortunately this is the same personality that becomes addicted to gambling. Rich BUSINESSMEN are gamblers and risk takers. This personality is a critical piece of your persona if you expect to grow rich. Unfortunately lots of schooling and high-paying jobs put you at the opposite end of the spectrum. Executives make their living by being educated, cultured and working for security. While these men do quite well, they will almost certainly never become wealthy. Their whole lifestyle is contrary to the risk-taking mentality. One of the first characteristics of wealthy people is they have a healthy attitude concerning risk.

The other issue that the poor don't seem to understand is the value of assets and liabilities. Many young people will say "I don't want to borrow money for college", but will go out and spend \$30,000 on a new car. A college education can pay you everyday of your working life. What asset can you buy that pays in this manner? Perhaps an equity or liabilities portfolio, but that doesn't pay every two weeks. The poor do not take advantage of small improvements to better the overall effectiveness of their financial situation. Constant optimization leads to an elite status. Below are some examples of circumstances the poor tend to think are optimal:

- (1)No car or owned transportation
- (2) Living in a "cheap" neighborhood
- (3) Purchasing a car at a "low-end" car lot
- (4) Bad Credit "Cheaper not to pay bills"

Not having a car costs a lot. Persons without transportation have to pay for almost every place they go with taxis or friends. It is FAR more expensive to bum rides or pay for a "friend's" gas at every turn. Cheap neighborhoods have higher insurance