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# THE FORMULA FOR RICHES

The Difference Between Rich And Poor

The background of the cover is a dark blue gradient. In the lower half, there is a collection of stacks of US dollar bills, including \$100 and \$20 bills, some tied with yellow rubber bands. The bills are scattered and overlapping, creating a sense of wealth and abundance.

# The Formula for Riches

The Difference Between  
Rich and Poor

By

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## **Third Edition**

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# Introduction

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## Dear Wealth Seeker

Allow me to introduce myself. My name is Hannes Dreyer. I am 51 years old and The Formula For Riches has been helping me find wealth and happiness as a Wealth Creator since I was 37. It has been an incredible journey; a most fascinating, satisfying, instructive and rewarding experience.

I would like to welcome you to the same journey of discovery as you find out how the amazing Universal Formula for Riches can change your life forever!

I know what is in store for you because it was the same for me when I began to change my life from highly paid slave to a Wealth Creator, by which I mean someone who creates abundance and enjoys fulfillment in all areas of life, not just financial, but also health, relationships, and spiritual.

And because I know what you can expect if you follow the steps I have pioneered for you, I am excited for you! I know that by following The Formula For Riches you have so much to look forward to! Not only to financial transformation and the end of “wage slavery” and financial stress ... but also to seeing the world with new eyes, understanding why things are as they are, and why you can read every newspaper and watch every episode of the news on TV, and never make sense of this world or this life you are living.

I know you can make sense of both, for amazing results, and the first step is to stop following the crowd when it comes to how you think, live, spend, save, invest, get your news, understand the world, and

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literally everything else!

This is what makes the Formula for Riches so incredibly exciting!

As you read this book, you will find that the only reason why people are poor, is because of ignorance. This book's intention is to give you a roadmap you can use to help you get on track to riches ... and stay there.

## **Becoming rich is a decision.**

If you decide to become rich, all you have to do is take the responsibility of investing in yourself and understanding how to apply The Formula For Riches. By learning how to apply this amazing wealth creation strategy, you will put yourself in a position to accumulate financial riches of any scale ... up to and beyond your wildest dreams!

This makes investing in this book the most important financial decision you have ever taken in your life and I want to welcome you to the ranks of Wealth Creators.

It is my passion to help people create wealth, but I know that it only works if the person is willing and takes action. You have proven that you qualify, and because of this decision I will assist you in the pages of this book to reach your financial and other goals by applying the greatest financial secret of all times.

You will not learn this secret anywhere else or from any financial or educational system.

Simply because they do not want you to know how easy it is to become rich. It is not the job of the educational system or the financial institutions to truly educate or enlighten you.

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It is their job to train you to stay in your place in society – as an obedient consumer making profits for corporates. Until you understand this, you will continue to be confused about the truth. Even understanding this paragraph means you need to develop an independent mind!

You will come to see that having an independent, questioning mind is absolutely central to freeing yourself from wage slavery. In the pages of this book you will see how I did it and you will see that you can too, once you give yourself permission to trust your own judgment and reject the conditioning you have been subjected to.

You will discover that the educational and financial systems were designed to keep you financially ignorant. As long as you are financially ignorant you will not be able to build incredible wealth: in other words, get growth rates of more than 1000% guaranteed without taking any risks!

I have been doing this for many years and the result is that I have built great wealth in all areas of my life. I have everything my heart desires and it is richly fulfilling! Now my passion is to help others do the same.

If you would like to read more about me and some of my achievements you will find more information in the final chapter of this book – “About the author”.

## **What is a Wealth Creator?**

Is it a rapacious entrepreneur who grabs everything for himself and couldn't care less about the effects on his relationships, his reputation, or the world?

Is it a boom-and-bust entrepreneur who is rich one day, loses it all

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the next, up and down like a yo-yo, living the high life one day, living in someone's garage the next?

Is it a charismatic, dynamic figure, always in the public eye, doing daring, bold, fascinating, newsworthy things?

Is it a super-bright nerd, hard at work in the family garage, absorbed in flickering screens and pages full of numbers, a complete unknown until one day his name is on everybody's lips?

Or a canny investor who works behind the scenes, making deals, living quietly, building up a mind boggling row of zeros behind his growing net worth?

I would suggest that the media gives you the idea that the above list is accurate. I would also suggest that a Wealth Creator is probably none of these people except perhaps the last.

Why?

You will understand this as you get to know *The Formula For Riches*, but just in order to wet your appetite about what a Wealth Creator really is and isn't ...

He's not unscrupulous because he has integrity, and he knows that unethical behavior doesn't pay off in the long term, because it is based on negative emotions like fear and greed, and these are low in energy.

This means that if you act according to them, you need to break through things with great force, which can lead to burnout, not to mention bad relationships.

Wealth Creators have good relationships built on trust, respect,



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sustainability, and positive emotions that are high in energy and they do not lead to burnout.

He's not living the high life one day, and living in someone's garage the next, because Wealth Creators simply do not take risks so they do not put themselves in a position where they could lose it all!

Being charismatic and dynamic is irrelevant – he has a system (The Formula For Riches) and he simply sticks to it.

Being super-bright has nothing to do with it either – he simply knows how to build a business or investment, and sticks to the formula. This means he probably seldom hits the headlines (unless he wants to)!

He *could* be the canny investor, quietly building wealth by knowing what to do and when, and getting on with it.

Essentially, a Wealth Creator is a person with the ability to make his money work for him, not the other way around. A Wealth Creator is a person who knows how to create, preserve and enjoy wealth.

In 2004 I started a Wealth Creation Mentoring Course™ in order to teach people how to do this. You can read about it on [www.hannedreyer.co.za](http://www.hannedreyer.co.za).

Here, in the form of weekly lessons, I teach students how to empower themselves by accepting responsibility for their future and thus become Wealth Creators. During my years as a Wealth Creator, I have developed, tested, and perfected a system for Wealth Creation, of which The Formula For Riches is the central concept. It is a simple concept, and by applying it you can become as rich (make as much money) as you want.

But while the Formula is simple, it is not as easy as it seems to

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implement it because you need to take full responsibility and be willing to put in the time and effort required to make your dreams come true.

By applying The Formula For Riches you will learn to question and then jettison almost every belief you hold relating to investments and money. This is because the educational and professional systems teach you investment strategies that cannot work.

Keep reading – because I will prove it! Their aim is not to empower, because then you would reject their ineffective products and teaching. Their aim is to keep you ignorant and in your place.

So if you are asking a lot of questions about your life and your financial future, they want you to stop. They will fob you off or make you feel inadequate or at fault. If anyone ever makes you feel that way, alarm bells should start ringing.

Why is it important for the financial institutions to keep the masses ignorant?

The answer is both shocking and logical: “It’s easier to make money out of ignorant people”.

As long as a person feels inadequate (not qualified to deal with his own financial future) then he is ignorant, then he is an easy target to make money out of.

Financial institutions put vast numbers of people to work for a monthly pay. People believing they work towards their great financial future but are actually very easy replaceable slaves improving corporate profits.

How do they do this?

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Advertising, tells you how crucial financial planning is – too important to do yourself – the responsible thing is to put it in the hands of an “expert” who will give you “free financial planning”. What a relief! What a weight off your mind!

Articles in the personal finance section promoting the same ideas.

Expert: the consultant or expert is really just a salesperson who doesn't know the truth any more than you do (yes, it's true – I was one myself until I started to ask questions!)

Free financial planning: The consultant spends his time with you, selling his employer's retirement, insurance and savings products. Did you know this “free” session actually costs you  $\pm$ \$2,500 in hidden commission and costs in your monthly installments?

You may now be in a position to answer this question: What would you say is the biggest risk regarding investments?

The biggest (and only) risk is ignorance.

The only financial risk there is for you as an investor is the risk of losing capital. The only reason why people lose capital is because they are ignorant. They do not know what risk is, how to define it, how to manage it and how to eliminate it completely.

They think...

“You must have money to make money”

“The bigger the risk, the bigger the reward”

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This is simply not true but too many people go bankrupt as a result of these beliefs.

They do not know how to make their money work for them or how to get exceptional growth on investments. Perhaps more importantly they do not know how to manage their financial risks down and at the same time increase their growth.

In this book you will learn it all and a good deal more.

## **Your intention is important.**

It all starts with what you want. Your life will never be the same, if you want to understand and then apply what you learn in this book.

In Chapter 1- 9 - I will explain The Formula For Riches and how to interpret and apply it.

In Chapter 10 - I will show you how I set myself a challenge to invest less than \$143 and turn it into \$1,500,000 in less than five years.

In Chapter 11 - I will show you how you can start an investment with ZERO dollars.

Because The Formula For Riches tells me I must minimize risk, I made a rule that I would not put any more than \$143 into it. I could apply all of my knowledge and experience, which includes the application of The Formula For Riches.